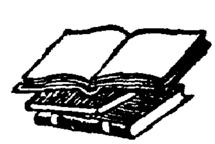
madurai District SMALL INDUSTRIES



seminar 6TH & 7TH DEC.'70



CONTENTS



THE CHAIRMAN & MEMBERS

OF

THE MADURAI DISTRICT SMALL INDUSTRIAL SEMINAR COMMITTEE

INDUSTRIAL ESTATE MADURAI-7

extend their GREETINGS

AND

most heartly WELCOME

TO

ALL THE DELEGATES

TO

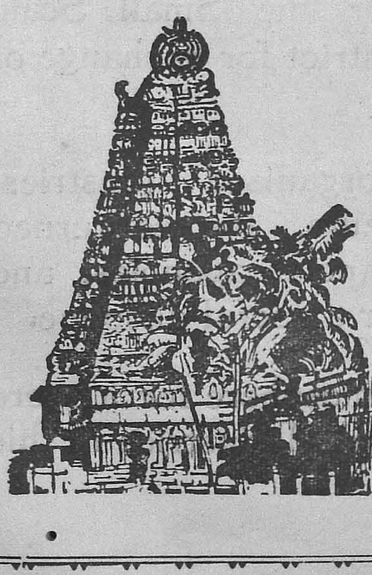
The Madurai District Small Industries Seminar & Conference

December 1970

on 6th at Pandyan Hotel.

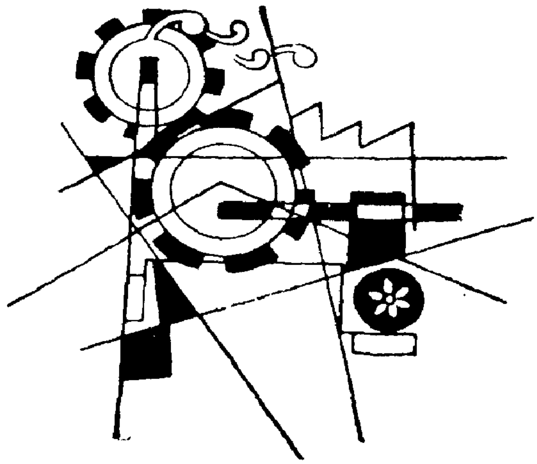
AND

on 7th at Lakshmi Sundaram Hall



This SOUVENIR
has been brought out
in honour of the occasion
which we hope you will
carry with you as a
pleasant momento
of your stay at this TEMPLE CITY

OBJECT OF THE SEMINAR



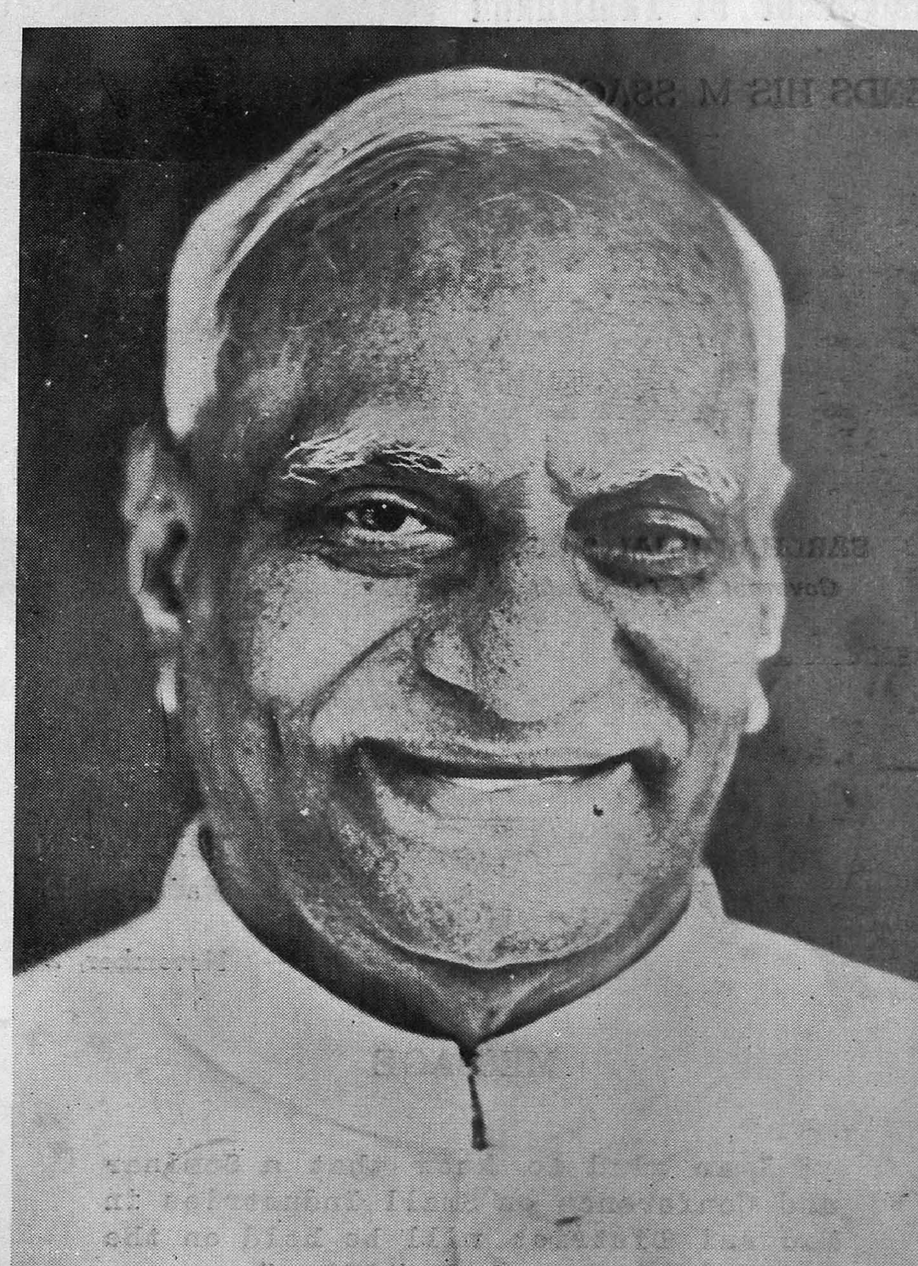
1. To create an awareness among the public in general and the Small Industries in particular of the important role of Small Scale Industries in the general economy of the country.

2. To provide a forum for the Small Scale Entrepreneurs of the District for exchange of views and problems.

3. To bring together the organised Industries, Small Scale Entrepreneurs, the concerned government officers, financial agencies, and other interested bodies for a useful dialogue.

4. To create a favourable atmosphere for a more rapid growth of Small Scale Industries in this area.

OUR BELOVED PRESIDENT BLESSES US

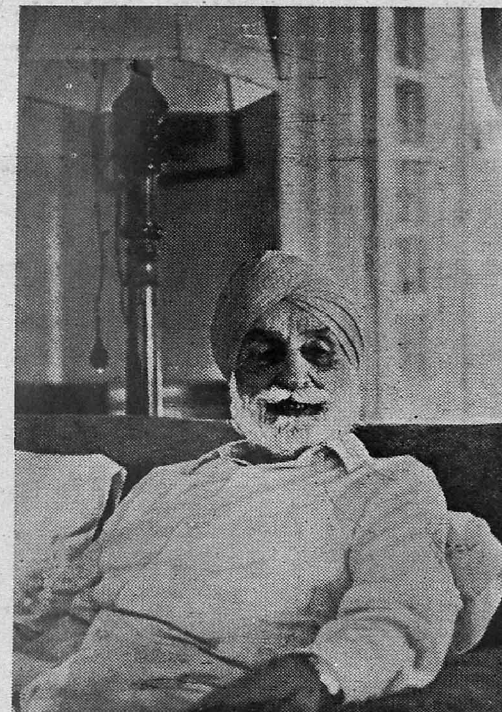


His Excellency Shri V. V. GIRI

President of India

The Governor of Tamilnadu

SENDS HIS MESSAGES



SARDHAR UJJAL SINGH
Governor of Tamilnadu

RAJ BHAVAN
Madras — 22.

November, 26, 1970

MESSAGE

I am glad to know that a Seminar and Conference on Small Industries in Madurai District will be held on the 6th and 7th December, 1970. I am sure this will help in the expansion of Small Industries in the District. I wish the Seminar and Conference success.

(UJJAL SINGH)
Government of Tamilnadu

OUR HON'BLE CHIEF MINISTER

Encourages us



Hon'ble Kalaignar Mu. KARUNANIDHI Avl.
Chief Minister of Tamilnadu.

OUR ENTHUSIASTIC INDUSTRIES MINISTER

Inaugurates the Seminar



Hon'ble S. MADHAVAN Avl.
Minister for Industries,
Govt. of Tamilnadu.



THIRU H. B. N. SHETTY, I. A. S.

Collector of Madurai,

Chairman, Madurai Dist. Small Industries Committee,

Chairman, Madurai Dist. Small Industries Seminar and Conference Committee

MADURAI DISTRICT SMALL INDUSTRIES
COMMITTEE

Chairman :

Thiru. H. B. N. SHETTY, I.A.S.
Collector of Madurai.

Convener :

Thiru. M. EKAMBARAM,
Assistant Director of Industries and Commerce, Madurai.

Members :

Thiru. V. LAKSHMI RATTAN, I.A.S.
Commissioner of Madurai Municipality.

Thiru. N. S. S. AROKIASAMY, B.E. (Hon.)
Superintending Engineer, Tamilnadu Electricity Board, Madurai,

Thiru. S. RENGANATHAN, B.E., A.M.I.E. (India),
Superintending Inspector of Factories, Madurai.

Dr. T. N. SUNDARAM, M.B.B.S., B.S.Sc.,
District Health Officer, Madurai.

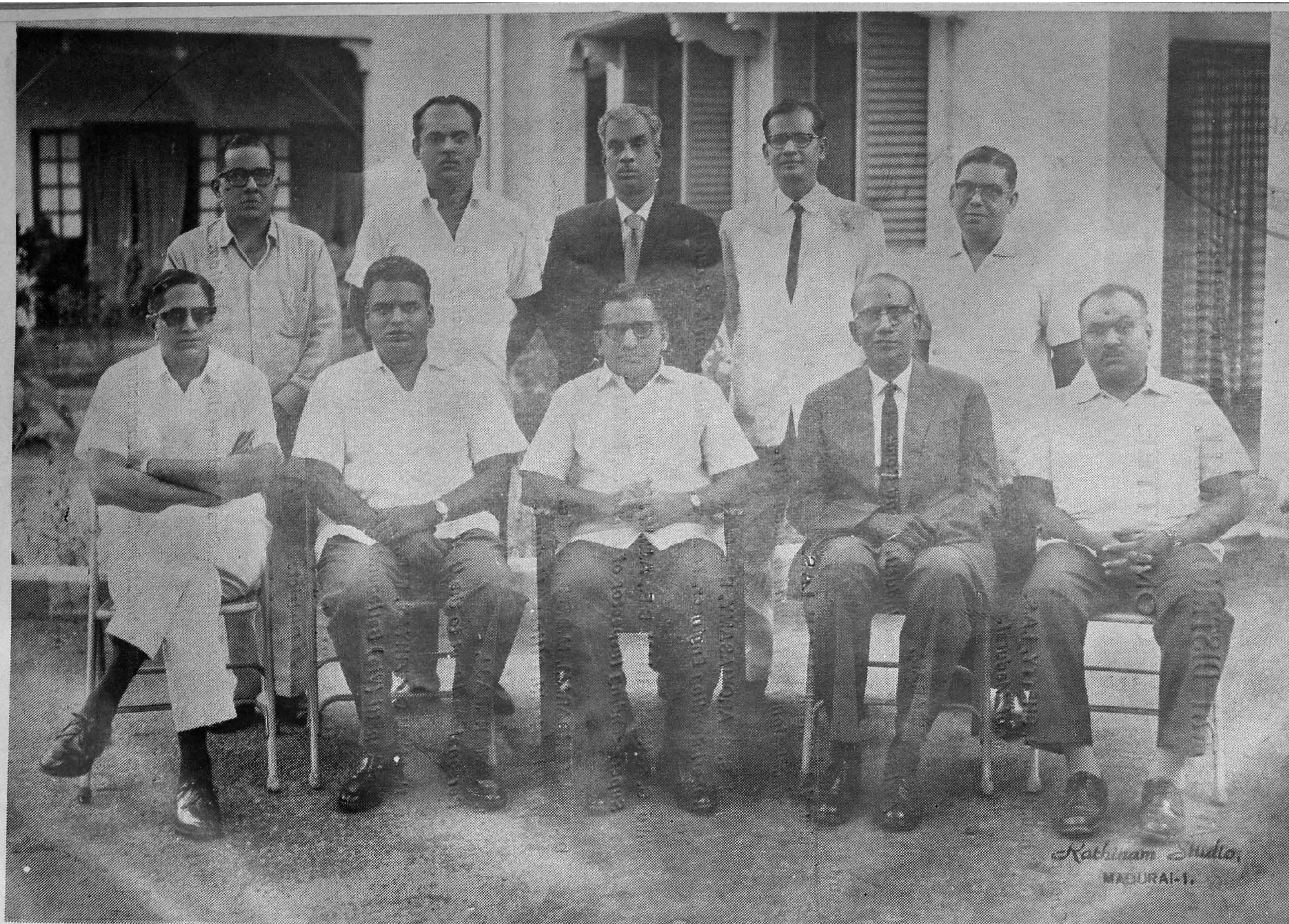
Thiru. P. AYANARAJU,
Personal Assistant to the Collector of Madurai. (Panchayat Development)

Thiru. N. ANBU CHEZHIYAN, M.P.,
Chekkapatti (Via) Batlagundu.

Thiru. K. RAJANGAM, M.L.A.,
Gudalur, Madurai District.

Thiru. M. S. JAYARAM,
Secretary, Madurai District Small Industrialists' Association.

Thiru. S. A. JEGARAYAN
Secretary, Madurai Industrial Estate Manufacturers' Association.



SEMINAR STEERING COMMITTEE

From Left to Right :

Sitting : V. S. Rengarajan, M. Ekambaram, H.B.N. Shetty, I.A.S. *Dist. Collector and Chairman*, S. Vetrivel, M. Swaminathan.

Standing : V. R. Rao, M. S. Jeyaram, S. Balu, S. A. Jegarayan, K. L. N. Krishnan.

MADURAI DISTRICT SMALL INDUSTRIES

SEMINAR AND CONFERANCE COMMITTEE

CHAIRMAN

Thiru. H. B. N. SHETTY I. A. S.
Collector of Madurai

SECRETARIES

Thiru. M. EKAMBARAM
Assistant Director of Industries & Commerce, Madurai.

Thiru. S. A. JEGARAYAN
Secretary, Madurai Industrial Estate Manufacturers Association.

MEMBERS

Thiru. S. VETRIVALE
President, Madurai District Small Industrialists Association.

Thiru. V. S. RANGARAJAN
President, Madurai Industrial Estate Manufacturers Association.

Thiru. S. BALU
Vice-President, Madurai Industrial Estate. Manufacturers Association

Thiru. M. S. JAYARAM
Secretary, Madurai District Small Industrialists Association.

Thiru. V. R. RAO
Production Manager, Sundaram Industries P. Ltd.

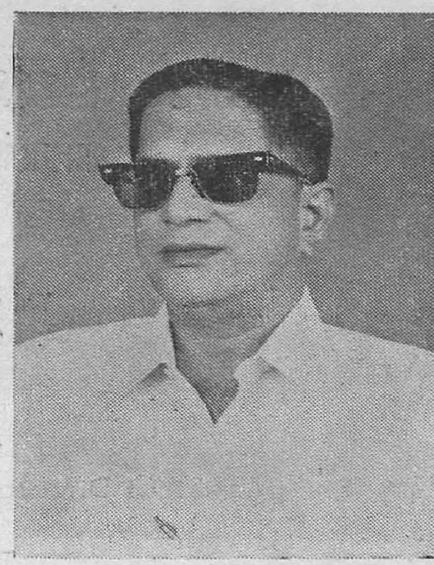
Thiru. K. P. KRISHNAMURTHY
Vice President, Madurai District Small Industralists Association.

SPECIAL INVITEES

Thiru. M. SWAMINATHAN,
Regional Deputy Director of Industries & Commerce, Madurai.

Thiru, K. L. N. KRISHNAN,
President, Madurai Foundry Owners Association

EDITORIAL



Dear Delegates,

When the Seminar Committee decided to entrust me with the responsibility of bringing out the Souvenir on this historic occasion, I accepted the assignment with great hesitation. For one thing, the time was too short—barely a month to complete the job; Secondly I had almost no experience in this field. But I was encouraged by the zeal and enthusiasm of my Colleagues on the Committee who readily and voluntarily agreed to share with me this burden and also by the full co-operation that was assured to me by Rev. Fr. S. M. Selvaraj, Manager of the De Nobili Press. But for the consideration from this Press, and the valuable assistance from Prof. S Kulandainathan the Souvenir could not have been completed in this record time.

Holding a Seminar of this type by a team of small entrepreneurs amidst the various problems they face around, is not an easy job. But what gave us the courage and drive to accept the challenge was the person of the Collector of Madurai, Mr. H B N Shetty IAS. Immediately on taking over charge of the District, he called for a meeting of the members of the Madurai Industrial Colony Manufacturers Association which he addressed and impressed on the members his great concern for the development of this Sector whose important role in over-all economy of the state and nation, he was fully aware of. With him to guide and counsel, the load of arranging the seminar was felt much lighter by us all.

Once the decision was taken to hold the seminar, and the decision was circulated, we were overwhelmed by offers of assistance and help from all quarters. The Federation of Association of Small Scale Industries of India, whose members we are, decided to hold the regional conference in Madurai concurrently with the Seminar and took up the responsibility to move the Hon. Minister. S. Madhavan to inaugurate the Seminar and to move other important persons connected with this sector to participate. The House of TVS, Madura Mills, and the Madura Ramnad Chamber of Commerce readily extended their magnificent support without which it would not have been possible to achieve this success. On behalf of the Seminar Committee I offer them my sincerest thanks.

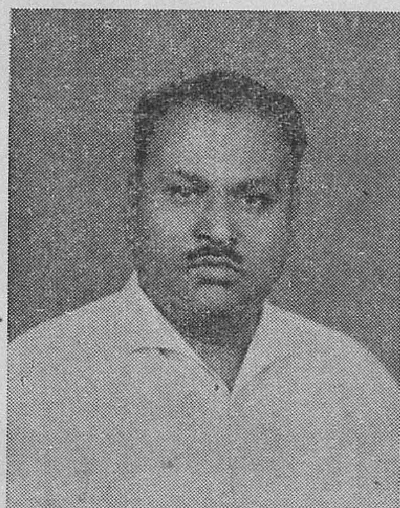
It is my earnest desire that this Souvenir, apart from being a fund raising proposition, should have a greater justification for its publication. It has been my fervent desire that this should serve the useful purpose of a guide and reference book for any entrepreneur or a potential entrant to this sector with their object in view I requested and collected article pertinent and of such nature as would contribute towards this purpose I hope I have at least in a small measure succeeded in this attempt.

Let me through this page offer on behalf of the organisers of this Seminar my grateful thanks to all those who have taken advertisements and have contributed articles published in this issue.

I hope this Souvenir will serve as a landmark in the history of the Small Scale Industries of this region.

V. S Rengarajan
Chairman, Souvenir Committee

Details of certain important facilities extended by State & Central Governments towards Development of Small Scale Industries



BY
M. SWAMINATHAN
Regional Deputy Director of
Industries and Commerce,
Madurai-7

With a view to provide new comers as well as existing Small Scale Entrepreneurs, informations about the different type of facilities available to them from various authenticate sources have been dealt with in detail in the following paragraphs.

Export promotion council :

Small Scale Industries generally lack information of technical background necessary for export. With a view to intensifying the export promotion drive some States have set up Export Promotion Board with an Official and a Non-official representative as members. The functions of these Councils are broadly to advise the Government, Local authorities and Public bodies in respect of the policies to be followed and steps to be taken for expansion of exports of commodities under their charge. They also undertake promotional functions such as study of foreign markets, periodical market surveys and market research, sending trade delegation abroad, participation in exhibition, disseminating information, taking measures for quality control etc. The advantages which accrue to an exporter from the membership of Export Promotion Council are given below :

(i) Trade enquiries received by the Councils from the commercial representatives abroad are circulated to members, much in advance of their publication in the usual course.

(ii) The bulletins and publications issued by the Councils contain useful information on trade conditions in different marks.

(iii) Exporters may ask for inclusion in trade delegations and study teams sponsored by the Councils.

(iv) Exporters may have their products displayed or advertised in any particular country under the Council's plans for publicity abroad including participation in exhibition.

(v) In case of survey in a foreign country arising from a dispute, the exporter may ask for the overseas officer or correspondent of the Council to witness the survey in order that his interests may be safeguarded.

(vi) The exporter may take up any difficulty of a general nature to the Council which, in appropriate cases, will make recommendations to Government, suggesting measures to remove such difficulties.

Small Scale manufacturer-exporters desiring to avail themselves of the above privileges should register themselves with the concerned Export Promotion Council.

For details regarding membership fees, application form etc. the respective Export Promotion Councils may be contacted. Addresses of the Export Promotion Councils are given in Appendix to this Section.

EXPORT CREDIT AND GUARANTEE CORPORATION

When an exporter offers his wares to his Over-seas buyers on credit two problems arise. Firstly the exporter must himself be in command of the requisite volume of credit and secondly he must face the risk flowing not only from the buyers' insolvency and default but also from uncertain political and monetary conditions in his country. So with a view to help the exporters to cover both the Commercial and Political risks involving in the export trade, the Export Credit and Guarantee Corporation has been set up by the Government of India.

This Export Credit and Guarantee Corporation helps the exporters in solving the above pin problems by ensuring the exporters credit risk-commercial and political and guaranteeing to payment to them. Further details regarding the scheme could be obtained from any one of the branch

offices of the E. C. G. C.. · The addresses of such branches are given below :

Head Office : 4, Rampart Row, Bombay—1.

Branch Office : 15, Chittaranjan Avenue, Calcutta—13.
Branch Office : 6, Armenian Street, Madras—1.
Local Representative : M|s. Chakiat Agencies, Post Box 25, Cochin—3.
Local Representative : The Punjab Export Corporation Ltd., 15—E, Sector, 9—D, Chandigarh.

INVENTIONS PROMOTION BOARD.

The Inventions promotion Board was set up in April 1959 by the then Ministry of Commerce and Industry with the following principal objects :

(i) to encourage and inculcate the spirit of invention amongst independent workers, artisans and technicians ;

(ii) to assist in guiding the country's inventive talent in the most fruitful channels ;

(iii) to promote and implement such ideas, and inventions by suitable technical and financial assistance.

The Board gives financial assistance in the form of grants and prizes to the inventor for the development of an invention or an idea having potential promise of improvement in technology involving.

(i) an outright payment of a sum to meet the anticipated development expenditure ;

(ii) a subsidy for the purpose to supplement his own resources, and | or

(iii) assistance in kind, such as technical service or experimental facilities, etc.

The quantum of such grants would be determined after examining each case individually on the basis of the value of the invention or idea, and the needs of the inventor. In making grants, priority may be given to those who have been awarded a prize over those who have not received such a prize from the Board.

The Board has recently decided to award prizes for outstanding inventions by Indian nationals. The inventions should relate to original product or processes, improvements on present products or processes, by

way of increased utility or reduced costs, or development of substitutes for imported products or processes. It is proposed to announce these awards twice annually on Republic and Independence days. The Competition is open to individuals or groups working independently or in any industry or research institute or laboratory.

Small scale entrepreneurs desirous of seeking further information may address their enquiries to the Secretary, Inventions Promotion Board, 22, Pusa Road, New Delhi—5. Applications for financial assistance | prize awards may be made on prescribed forms obtainable from the Boards' office at the above address.

COUNCIL OF SCIENTIFIC AND INDUSTRIAL RESEARCH :

The Council of Scientific and Industrial Research (CSIR) was established as an autonomous body in 1942 for promotion, guidance and co-ordination of scientific and industrial research in India, establishment and maintenance of laboratories for scientific studies of problems affecting particular industries and trades, utilisation of research results for the development of industries in the country and collection and dissemination of information in regard to research and other industrial matters.

The Council has established 'Information and Liasion Cell for Small Scale Industries' as a part of the Research Co-ordination, Industrial Liasion and Extension unit at its Headquarters at New Delhi with the purpose of providing technical guidance and help in the problems of small industries and organising follow up of schemes taken up on behalf of small scale industries by the Laboratories.

The principal objectives of this Cell are :

1. to compile information regarding research projects worked out by the CSIR Laboratories | Institutes, which are of interest to small industries ;
2. to strengthen liasion and co-operation with small industries and their organisations and assist in solving their technical problems for which facilities do not exist either with the industry or the Small Industries Service Institutes. The Small Industries Service Institutes may act as a forum for channelising such problems between the CSIR and small industries ;

3. to entertain and deal with enquiries from small scale units, their representative organisations, and other bodies connected with small industries ;

4. in co-operation with organisation of small scale industries, to undertake collection, compilation and dissemination of technical information which may be of interest to the small scale industries.

Further details may be obtained from the Office of the Council of Scientific and Industrial Research located at Rafi Marg, New Delhi—1 or the respective Small Industries Service Institutes.

CSIR'S SCIENTIFIC LABORATORIES :

About 25 National Laboratories | Research Institutes have been opened in different parts of the country under the Council of Scientific and Industrial Research. The names and addresses of the Laboratories | Research Institute are given in Appendix to this Section. The Regional Laboratories have also been established for research relating to the development and utilisation of natural resources in particular regions for industrial advancement.

Investigations are undertaken in these Laboratories with a view to developing new products and processes and techniques to suit indigenous raw materials in relation to the conditions obtaining in the country. Substitutes are sought for materials in short supply, which are not available or which need imports to lessen our dependence on imports. Small Industrial Units desirous of seeking assistance for testing of samples of products, raw materials or for practical demonstration of certain processes can approach these Laboratories. The Laboratories charge certain fees for the service. The details about the different testing facilities etc., and the charges thereof could be obtained from the respective Laboratories.

STATE LABORATORIES :

Industrial Research Laboratories have also been set up in certain States for analytical work for raw materials and finished products, technical demonstration, experimental and research work. For instance the Chemical Testing and Analytical Laboratory at Madras undertakes such activities as testing of samples for edible oils, talao gum, soap glycerine, starch, lime ores, cement, pigment etc. Similar Laboratories exist in other States. The details could be obtained from respective Directors of Industries of the State.

PROCEDURE REGARDING ISSUE OF ANCILLARY CERTIFICATE :

Existing or new units desirous of being declared as ancillaries to large undertakings should apply to the DC (SSI) through the State Directorate of Industries in the prescribed form separately for each category (existing or new). The DC (SSI) then issues the Ancillary Certificates in deserving cases. The specimen application forms are given in appendix to this Section and are available from the State Directorate of Industries or Small Industries Service Institutes of the respective states.

FOREIGN COLLABORATION :

Proposals seeking foreign collaboration for the manufacture of items for which technical know-how is not generally available in the country and specially those which are export-oriented or are likely to result in import savings are favourably considered.

For granting technical collaboration or financial participation with overseas firms, the following broad principles are kept in view :

TERMS OF FOREIGN COLLABORATION :

(a) The agreement should be for a fixed period, as a rule, not exceeding 10 years :

(b) There should be no restrictions on export to any country. Freedom to export to some countries at least should be ensured ;

(c) There should be no stipulation that particular products, materials etc., will be obtained only from the foreign collaborator. It is not considered desirable to lay down terms that tend to restrict the freedom of choice ;

(d) The rate of royalty should be low (not above 5% subject to taxes) and there should be no provision for payment of a minimum amount regardless of turnover. Royalty should be in proporation to turnover. In special cases lump sum payment of royalty may also be considered.

(e) Emphasis is laid on rapid buildup of indigenous production. Long-term assembly and formulations based on import of intermediaries are not encouraged ;

(f) Importance is also attached to provision for training of Indian personnel in the fields of production and manage-

ment so that Indian personnel should be able to take over and run on their own even when the start is made with foreign technicians.

As regards foreign capital participation, basically the policy has been to attract foreign capital in those fields in which the country needs to develop. Foreign capital investment is generally encouraged as a form of financing for any project requiring imported plant and mechinery. The ratio of Foreign to Indian capital in joint ventures and the extent of foreign shareholding that is to be permitted are, however, judged on merits in individual cases, but generally 49 percent foreign capital participation is permissible.

PROCEDURE FOR SUBMISSION OF PROPOSALS FOR FOREIGN COLLABORATION:

It is obligatory on the part of any private enterprise desirous of taking up manufacture of any item in collaboration with a foreign firm to obtain the prior approval of the Government of India. The usual procedure is that the proposal is submitted to the Secretary, Ministry of Industry, Udyog Bhavan, New Delhi through the concerned Director of Industries along with copies of the draft agreement and details of foreign exchange commitments in the matter of import of machinery, raw materials, components, services of foreign technicians, training of Indian personnel and payment of royalties, if any, for consideration of the Foreign Agreements Committee, Ministry of Industry. A proforma of application is given in Appendix to this Section.

PROCEDURE FOR SUBMISSION OF APPLICATION FOR TIE IMPORT OF RAW MATERIALS, COMPONENTS AND SPARE PARTS:

For the purposes of licensing, importers are divided into three broad categories viz. Established Importers, Actual Users and others. There are separate forms of applications for Established Importers, Actual Users not borne on the registers of the Directorate General of Technical Development, including small scale industries, Actual users borne on the registers of the Directorate General of Technical Development, capital goods and Heavy Electrical Plant, Machine Tools and Export Promotion Scheme. These forms are given in appendix of the Import Trade Control Policy Hand book of Rules and Procedures 1970. The forms of application can be obtained from all the licencing offices. If the forms are not readily available, the applicants can use their own typed, cyclostyled or printed copies of the prescribed forms.

Actual Users are those who require raw materials, accessories, machineries and spare parts for their own use in an Industrial manufacturing process. The actual user in the small scale sector should make a consolidated application for an import licence covering the annual requirements of the unit in respect of raw materials, components and spare parts, including spare parts of Machine Tools. The application should be made through the concerned sponsoring authority. The sponsoring authority will forward the application with his recommendation to the licensing authority concerned.

LICENSING AUTHORITIES :

The licensing authority concerned in the case of scale industrial units is the regional licensing authority in whose territorial jurisdiction of factory of the actual user is located irrespective of the fact whether licensing in respect of any item applied for is centralised with any particular licensing authority. However in case of Textile Engineering hosiery and powerlooms in the small scale sector the licensing authority is the Joint Chief Controller of Imports and Exports, Bombay.

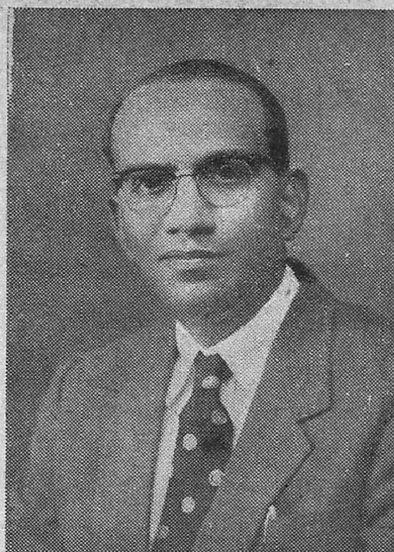
The sponsoring authorities in the case of small scale industrial units are the respective State Directors of Industries except in the case of the following industries :

Industry	*Sponsoring Authority*
(1) Textile Engineering Industry Hosiery Industry and Powerloom Industry	Textile Commissioner, Bombay
(2) Handloom Industry	State Director of Handlooms
(3) Fishery Industry	State Director of Fisheries
(4) Fruit & Vegetable preservation Industry	Director of Marketing and Inspection, Ministry of Food and Agriculture, Government of India, Nagpur
(5) Coffee Industry	Chairman, Coffee Board, Bangalore
(6) Jute and Rope Industry	Jute Commissioner, Calcutta.
(7) Pharmaceutical Industry.	State Drugs Control Authorities as given in Appendix 1 to this Section.

APPLICATION FORMS :

The prescribed application form for licenses for import of raw materials, components and spare parts to be used by Small Scale Units is form

MADURAI DISTRICT SMALL INDUSTRIALISTS' ASSOCIATION



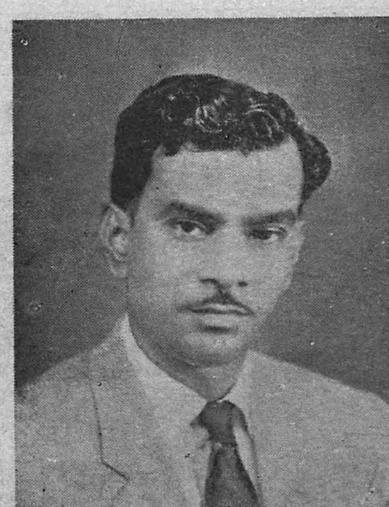
S. VETRIVEL
President



K. P. KRISHNAMOORTHY
Vice-President

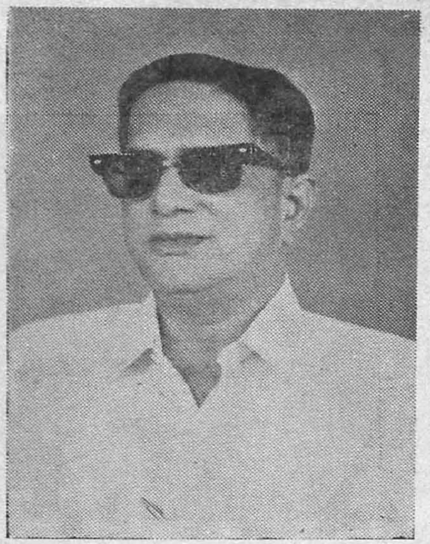


M. S. JEYARAM
Secretary



S. BALU
Treasurer

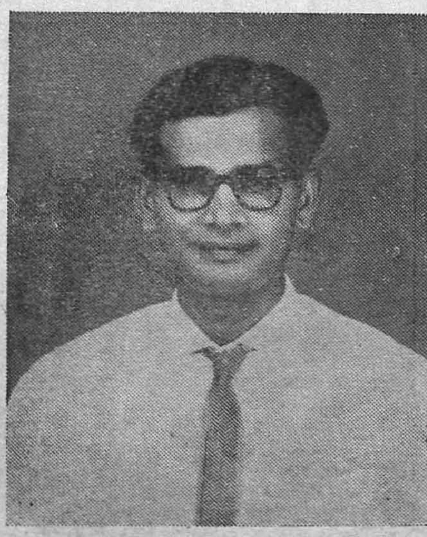
MADURAI INDUSTRIAL ESTATE MANUFACTURERS' ASSOCIATION



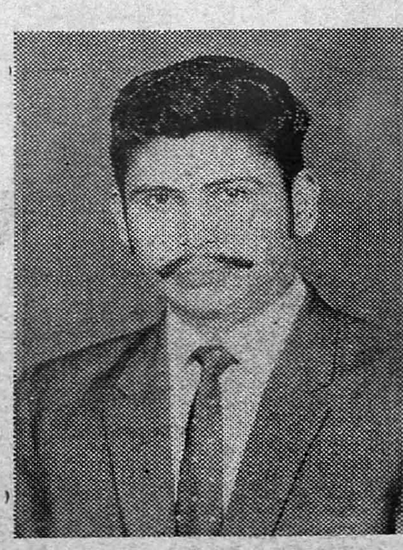
Mr. V. S. RENGARAJAN
President



Mr. S. BALU
Vice-President



Mr. S. A. JEGARAYAN
Hon. Secretary



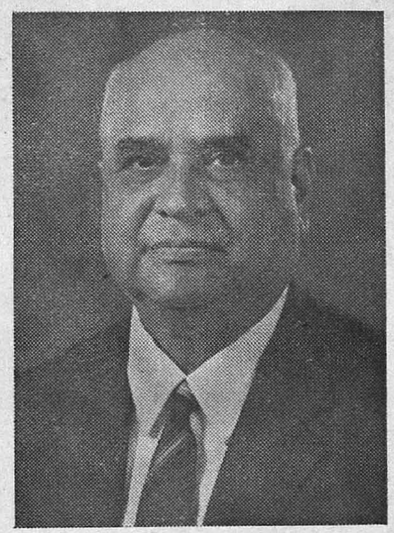
Mr. P. K. MOTHILAL
Joint Secretary

DEVELOPMENT COMMISSIONER

SMALL SCALE INDUSTRIES

NEW DELHI

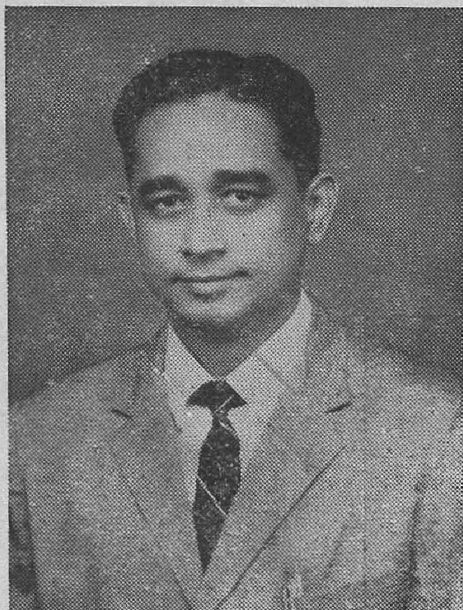
November 21, 1970



It is heartening to hear that with the active co-operation of District authorities, your Association is organising the Seminar to highlight the enormous possibilities that exist for development of small scale industries, particularly in the district of Madurai. I am sure the deliberations of the seminar will be of benefit to prospective entrepreneurs.

I wish the Seminar all success.

K. L. Nanjappa



Message Given By

Shri M. S. PARTHASARATHY,
Vice-President *FASII*
To The Small Industries Seminar

It is very gratifying to be informed that the Madurai Small Scale Industries' Association are organising a Seminar to discuss the problems confronting the small scale industries, particularly those situated in the districts where the Small Scale Industries' Associations of other districts of Tamil Nadu would also take part. Our State of Tamil Nadu has made the green revolution a reality for which the citizens of our State must be grateful to the agriculturists in the Districts.

However, the small industries movement has certainly not kept pace with the self sufficiency achieved in food production. Hence this Seminar has been called at the right time to bring to the attention of the Government of Tamil Nadu and Agencies of Govt. of India, the necessity to review all aspects that stand in the way of activising Small Scale Industries movement in the districts and offer constructive suggestions.

The importance of the Conference can be gauged by the fact that no less a person than our Industries Minister, Hon'ble Thiru S. Madhavan himself is personally attending the Seminar along with all his Senior Officers in his Ministry.

The Federation of Associations of Small Industries of India, the apex body of Small Scale Industries Associations in our country, is very happy to associate itself with the aspirations of the District Associations of Tamil Nadu and sincerely believes that this Seminar would go a long way in removing the obstacles that retard the development of small scale industries in the districts of Tamil Nadu.

M. S. PARTHASARATHY
Vice-President, FASII.

THE EXPERT TEAM
TO AID SMALL INDUSTRIES



M/S V. Karthikeyan, (Secretary, Industries Dept., Tamilnadu)
R. K. Talwar, (Chairman, State Bank of India)
M. Natarajan, (Secretary and Treasurer, State Bank of India)
C. G. Rangabashyam, (Managing Director, SIDCO)
K. M. L. Chhabra. (Director, Industries and Commerce, Tamilnadu)
M. S. Parthasarathy, (Vice-President, FASII)

...... ASSURING THE ASSISTANCE ......



Mr. R. K. Talwar (Right) Chairman, State Bank of India, assures Mr. M. S. Parthasarathy, Vice-President, FASII, of the assistance and service rendered by State Bank of India

'B' as given in the relevant import Trade Control Policy Hand Book. Before filing the import application, the applicant has to make some preliminary arrangements. Such as getting Income-Tax Verification Certificate Number assigned by the Import Control authorities. For this the applicant has first to apply to the Income-Tax Officer of the concerned Circle for issue of Income-Tax Clearance Certificate or Income-tax Exemption Certificate as the case may be. On receipt of such certificates from the Income-Tax Department, the applicant should send the same to the Joint Chief Controller of Imports, Madras for assigning a number to that by him. On receipt of Income-Tax Verification Certificate registration Number from the Joint Chief Controller of Imports, the applicant can file the import application to the Director of Industries and Commerce, Madras—5 through the Assistant Directors of Industries and Commerce or Regional Deputy Directors as the case may be after observing all formalities referred to in the following para.

The actual user should submit the application for licence in the prescribed form in triplicate along with the treasury challan showing the payment of application fee, IVC Registration | Exemption number and any other documents such as copies of S. S. I. Certificates information as required in terms of policy in force to the sponsoring authority concerned. Full details of the goods applied for their ITC classification, the value | quantity in respect of each item and the end use for which the goods are required should be clearly indicated by the applicant in his application for licence. The sponsoring authority at the district or region level viz. the Assistant Director of Industries/Regional Deputy Director of Industries/ Administration Officer will issue an acknowledgement-cum-deficiency letter to the applicant acknowledging the application and pointing out any deficiencies therein. The applicant will be given a specified time to make up the deficiencies.

On receipt of application through the (State Director of Industries) State sponsoring authority, the licensing authority will check up entries in Part I of the application form including the IVC number and the Treasury challan. If any deficiency found therein, it will be communicated by the licensing authority to the applicant giving him a specified time to make up deficiencies. In the case of applications having no deficiency, the import licence or rejection letter as the case may be, will be issued to the applicant by the licensing authority.

Appendix ix

Council of Scientific and Industrial Research's Laboratories.

Sl. No.	*Name of Laboratory*	*Location*
1.	National Chemical Laboratory	Poona
2.	National Physical Laboratory	New Delhi
3.	Central Fuel Research Institute	Jealgora (Bihar)
4.	Central Glass & Ceramic Research Institute	Jadavpur
5.	Central Food Technological Research Institute	Mysore
6.	National Metallurgical Laboratory	Jamshedpur
7.	Central Drug Research Institute	Lucknow
8.	Central Road Research Institute	New Delhi
9.	Central Electro-Chemical Research Institute	Karaikudi (Madras)
10.	Central Leather Research Institute	Madras
11.	Central Building Research Institute	Roorkee
12.	Central Electronics Engineering Institute	Pilani (Rajashthan)
13.	National Botanic Gardens	Lucknow
14.	Central Salt Research Institute	Bhavanagar
15.	Central Mining Research Station	Dhanbad
16.	Regional Research Laboratory	Hyderabad
17.	Indian Institute for Biochemistry & Experimental Medicine	Calcutta
18.	Birla Industrial & Technological Museum	Calcutta
19.	Regional Research Laboratory	Jammu-Tawi
20.	Central Mechanical Engineering Research Institute	Durgapur (West Bengal)
21.	Central Public Health Engineering Research Institute	Nagpur

22.	National Aeronautical Laboratory	Bangalore
23.	Regional Research Laboratory	Jorhat (Assam)
24.	Central Indian Medicinal Plant Organisation	New Delhi
25.	Central Scientic Instruments Organisation.	New Delhi

PROFORMA 'B'

(Applicable to new units desirous of being declared as ancillary industry).

1. Name and address of the unit.
2. Total proposed fixed capital investment with details of machinery and its cost supported by a certificate from the State Director of Industries.
3. Proposed production programme. (In case the production programme has been approved by the Office of the Development Commissioner (SSI), New Delhi, reference number should be quoted).
4. How is it envisaged to supply the ancillary items to the large scale units? Whether any contract agreement etc. has been entered into with the large scale units? (Copies of letters exchanged or contract signed should be enclosed).
5. The items for which and the name(s) of the large scale units, to whom it is desired to be declared as a small scale ancillary unit.

Signature of the applicant.

Comments of the Director of Industries.

APPLICATION FORM
FOR DECLARATION AS AN ANCILLARY INDUSTRY
PROFORMA 'A'

(Applicable to existing small Scale units desirous of being declared as an ancillary industry)

1. Name and address of the unit.
2. Total fixed capital investment supported by a certificate from the State Director of Industries.
3. Details of machinery and its cost.
4. Items of production and the total production of each item showing the quantum and value separately during the past two years.
5. Quantum and value of production items supplied to large scale units, showing the name of the units and its total percentage in relation to the total production for the past two years.
6. How is it envisaged to supply the ancillary items to the large scale units? Whether any contract agreement etc. has been entered into with the large scale units? (Copy of agreement or contract to be enclosed)
7. The items for which and the name(s) of the large scale units, to whom it is desired to be declared as a small scale ancillary unit.

Signature of the applicant.

Comments of the Director of Industries.

PROFORMA FOR FOREIGN COLLABORATION PROPOSAL

Summary for consideration by the Foreign Agreement Committee

1. Date of receipt of application.
2. Name and address of the Indian firm.
3. Name of the Foreign Collaborator and address.
4. Where the Indian firm is an entirely Indian owned concern or has already foreign capital associated with it and if so to what extent.
5. Particulars of capital investment:
   - (a) Authorised capital.
   - (b) Issued capital.
6. Item / items of manufacture

   (Scheduled Industry be indicated)
7. Where application has been accepted by the
   - (a) Licensing Committee
   - (b) CG/HEP Committee
8. If the item/items is/are imported, quantity and value of imports during the preceding year and current year so far (itemwise).
9. Production capacity and value of production per annum.
10. Value of imported
    - (a) Plant and Machinery.
    - (b) Raw materials.
11. Brief description of terms of foreign collaboration.
    - (a) Whether foreign capital participation is involved and if so percentage of foreign capital to Indian capital.
    - (b) If royalty is chargeable the basis and estimated remittance to the foreign collaborator per annum.
    - (c) If lump sum payment is involved what percent will this be of value of the total annual production.
    - (d) Terms in regard to exports.
    - (e) Any other payments.
    - (f) Period of the agreement.
    - (g) Any other special features.
12. Recommendations of the Development wing/Textile Commissioner etc.
13. Recommendations of the Ministry of Finance (DEA) if received.
14. Recommendations of the Industries Sections including a review of the past precedent relating to similar cases.

Self Employment Opportunities Should Be Availed

PROF. P. S. MANI SUNDARAM,

Principal, Regional Engineering College, Tiruchirapalli-15

During the past few years we have been witnessing a rather very disturbing trend, namely the addition of qualified and technically trained personnel to the already large numbers of unemployed in this country. No country and particularly a developing nation like ours, could afford to waste such valuable technical man-power. Many suggestions have been put forward to solve the unemployment problem and it is needless to say that not all are aimed at finding permanent and positive solutions. It is well known that there has even been a clamour for further reduction in the intake to technical institutions and polytechnics. While prima-facie this may appear a satisfying solution, it does not require any forceful reasoning to see that the reduction in intake to professional institutions will be a retrograde step and will seriously impair the nation's economic progress a few years hence.

It will be readily conceded that the panacea to this vexatious problem lies in persuading the young graduates and diploma holders to venture into starting their own small industries. Among the manifold benefits accruing in adopting this solution, the one most outstanding benefit will be that the technically qualified person instead of coming under the category of a 'job seeker' now becomes a 'potential employer' and thereby generates job opportunities for a few skilled and unskilled personnel. In accordance with the longstanding traditions in our country, a graduate after formal technical education automatically seeks employment in Government service or in one or another of public and private sector industries, instead of being 'self employed'. Even if this inhibition is overcome the two main hurdles have been (i) initial capital and (ii) self confidence. Thanks to the State Bank of India and similar financial institutions, procuring the capital seems to be no impediment. Acquiring the necessary self confidence is, therefore, the only remaining difficulty. In this context, therefore, the Seminar and the Exhibition organised by the Bharat Heavy Electricals on the 23rd October, 1970, should go a long way to

instil in the young engineers the necessary confidence and serve as a very good incentive to establish small industries. With the rapid development of large scale industrial undertakings in the country, feeder units of medium and small scale become all the more inevitable, as the parent industry by itself cannot be frittering away its time and resources on minor products, but would rather visualise a group of supporting industries around it to cater to its component needs. This is an ideal opportunity for the entrepreneur and self employed.

The responsibility of successfully implementing the above scheme must necessarily be shared by the educational institutions and the scope and nature of the role of the Institutions are briefly stated below :

(i) The prospective entrepreneur — young graduate — is welcome to consult with the faculty of the college any problem on the design and development of the product he proposes to manufacture. The Regional Engineering College, Tiruchirapalli, has organised a ' Design Data Centre ', and the facilities can be availed of by the young engineers,

(ii) The Institution will consider proposals from the industries for orienting academic programmes even at the undergraduate level to impart the necessary training either by means of special courses or by way of involving the final year students in curricular project work related directly to problems of design or manufacture in the industries,

(iii) The Institution can organise refresher courses on such aspects as market survey, selection of products for manufacture, feasibility studies for economical and technical viability and preparation of project report,

(iv) The facilities in the Institutions such as the specialised equipments, the library and even the spare capacities of the machinery can be placed at the disposal of the entrepreneurs.

In conclusion I wish to state that the progress of our country lies in the establishment of small and medium scale industries and these will ultimately be the nerve centres of the nation's economy. Every encouragement should, therefore, be given to these unemployed technical personnel and no effort should be spared to make this big venture in small industries a great success.

Agro - Based Small Industries

N. RAGAVAN,
Chairman, Agricultural Committee,
Madurai Productivity Council.

Now-a-days the stress is rightly on Agricultural Productivity. To achieve a high degree of Agricultural Productivity one has to take in intensive farming. When intensive farming is undertaken along with the increase in yield, there is also considerable increase in waste products. This leads to many problems such as efficient utilization of these by-products and the disposal of non-usable material. If these problems are not immediately attended to the accumulation of the waste products not only mar the general scene in the villages and also become health hazards especially in those areas where disposal services are either meagre or non-existent.

Therefore, if one can find-out ways and means of converting them into consumer goods of everyday use with the help of simple mechanical aids, these seemingly waste products will be transformed into useful source of extra income which will in turn contribute to the overall prosperity of the villages. In addition villages will become cleaner and healthier.

For example in the Cumbum valley in Madurai District, Cavendish Banana, the dwarf variety, is being grown in large quantities. Only the fruits are being consumed. Unlike the local bananas, the leaves and stems are not being used in any way. In an acre of land about 2500 plants stand and each stem weigh anywhere from 20 to 25 Kgs. This totals upto an enormous 50 to 60 tonnes per acre. This not only becomes a waste but also involves lot of wasteful labour to physically remove them from the fields. These are usually strewn all over the place and just around the field and in some places these obstruct the adjoining roads and pathways and in others, the drainage outlets. Since it takes quite a long time to get decomposed and be digested by the soil or be washed away in rains, it is quite unsightly and dirty. If this huge raw material is some how utilised in making packing boards or materials which can usefully and cheaply replace costly materials like gunnies and cardboards for packing and other purposes, will result in some work for the local population and in their prosperity.

In the same way when Hybrid Maize, is grown in large scale, using heavy inorganic manure for the plants, it results in the luxuriant growth of the stalks, sometimes 2" to 3" dia. in thickness and 7' to 9' in height. This is then not useful as fodder and is only being used as fuel. So also when H. Y. V. of Paddy such as I R 8, Karuna etc., are being grown, though the volume of straw produced per acre is low, but due to the increase in the acreage and due to the possibility of 2 or 3 crops being grown in the same land in one year, enormous quantity of straw is being produced and much of them go waste. If these can be converted into cheap non-in-flammable roofing and building materials it will not only create much work in the village but also ease the housing problems.

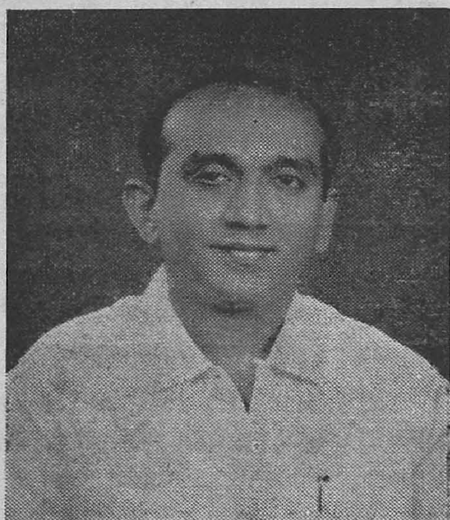
In the Algage (கருங்கத்தாழை) fences around the fields, these live plants produce more than a dozen saplings every year resulting in the wasteful occupation of the border land around the boundary lands. These have to be cleared laboriously and removed from the field. Since this is a fibrous plants good ropes and gunnies can be made from these to produce more wealth jobs.

There are certain quick growing such as Poovarasu and Luciana Glaca which are being raised for green leaf manure and shade purposes. After the first pruning of these trees, the subsequent shoots grow straight like a rod and are quite strong. These can usefully be converted into handles for umbrellas, walking sticks and whips (to drive cattle) etc., and these can be treated chemically to last longer. I learn, that such sticks got from wattle trees after the barks are stripped for Tanning purposes are being converted into such products in Kashmir.

Just like the above there the innumerable varieties of Agricultural raw products which are not being properly utilized now go to waste. These can usefully be converted into consumer goods resulting in the creation of employment and wealth is the villages to raise the Standard of Living.

So it is earnestly suggested and requested that the scientists and the inventors apply their minds to these problems and to invent and create cheap and suitable machineries which could economically and indigenously be made in the villages to help the farmers to utilize the wastes usefully and gainfully. A research Team of Scientists to go into the matter to make on the spot studies with mobiles Labs. may also be started. USAID (FORD FOUNDATION) Team at the Agricultural Research Institute, Coimbatore, may be approached for the help in the matter.

Success of Ancillaries



BY

S. SUNDARAM B.E.

Rising Bolts and Nuts (Mfg.) Corpn.

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TRICHY-14

One of the important aspects of modern small scale industrial development, is its complimentary role in the organised development of large industries, serving them as ancillaries or feeder industries.

In advanced countries such as Japan and America, realisation on the part of large industries of the potential and varied advantages of promoting ancillaries has enabled those large industries to act in their own enlightened self interest and help promote complimentary feeder industries.

But we in our own Country are known for our lethargy and lack of foresight and we seldom act voluntarily in matters of common and Country's interest. As such it is no wonder that our leaders, interested in the long term interest of the economic health of this great Country, have thought fit and necessary to formulate regulatory measures and rules while licensing bigger industries for production wherein it is perforce made obligatory on the part of big industries to support certain number of small ancillary industries. Thus ancillaries in our Country have come into being more or less under compulsion of National Policy and Governmental initiative rather than on a voluntary basis on the part of big industries.

Herein lies the strength and weakness of the Ancillary Scheme. The strength is derived from the fact that it is under patronage of the National Policy and Governmental protection, though still not under statutory basis but at least as a matter of declared policy.

The weakness of the scheme is due to people in large scale industries adopting ancillaries under pressure and hence not taking to it with a kind understanding and co-operative attitude that is expected of them and which is essential for the success of this nascent scheme expressed to varied limitations. The strength of the scheme, mentioned earlier, namely protection of declared National Policy is yet to get statutory recognition, as in countries like Japan and America, if it were to serve the purpose in view effectively and efficiently.

The weakness of the scheme, namely large industries not taking a right type of attitude towards the ancillaries, can be set right by either one of the following ways : —

> Large Scale industries, realising the social and economic necessities and potential advantage of ancillaries, voluntarily affording genuine and effective support in the promotion of ancillaries and their interests.
>
> - or in the alternative,
>
> Statutory protection being offered to the ancillary small scale industries and their effective implementation being ensured by alert and ever vigilant organised and recognised associations of small ancillary industries under enlightened leadership.

Getting into detailed pre-requisites for the success of the ancillaries let me state the following in the context of existing conditions in our Country.

1. There is a tendency among large scale private undertakings to establish captive and family owned ancillaries circumventing the very spirit of the scheme.
2. Human weakness being what it is, there is an unholy trend towards officers of responsibility in Public sector undertakings encouraging directly or indirectly establishment of ancillaries on benami basis with personal financial interests over-riding essential ethical standards and propriety.
3. One more unwelcome trend is in the large scale sector adopting a bossing and patronising attitude rather than supporting the National Cause of development of ancillaries on the basis of mutual advantage and complimentary help to each other.

All these stand in the way of healthy growth of ancillaries in our Country.

To aim and achieve greater and enduring success for the ancillaries scheme, it is necessary that ancillary-parent Unit relationship should be based on equality, fairness and mutual respect.

Ancillary Small Scale Industrialists should concentrate, in peace, on the production of quality goods to fulfil the practical needs of the parent Unit in time.

Their actions, instead of being purely selfish, should be guided by enlightened self interest, that is self interest as part of the general and common interest.

They should remember that there is room for all to live in and should avoid cut throat competition among themselves. One should never hope or try to thrive at the cost of another for therein lies the seed for the wholesale destruction of the entire ancillary class, as such. Temptations to secure favour from big industries or officers therein by resorting to unfair and substandard tactics should be avoided by ancillary industrialists, at all cost, for that will impair the healthy growth of ancillaries and will bring the whole class of ancillary industrialists into disrepute and public contempt.

Large scale industries, both Public and Private and the officers therein, as people of knowledge and foresight should act in such a way as to curb such tendencies on the part of ancillary entrepreneurs.

" Play foul and earn cash at any cost " — the golden rule of a certain sect that has brought disrepute to this Country should be discarded.

The modern class of ancillary entrepreneurs should remember that they are there under pleasure and pressure of Public opinion and on account of the policies enunciated by the elected representatives of the Public. As such, they owe a certain amount of gratefulness and a sense of responsibility to the Public Welfare at large. They should conduct their affairs in a fair way, so as to earn further public goodwill for the scheme and its growth for years to come.

Dignity of Labour is one essential thing that had brought forth economic prosperity to Western Countries and that is one of the many objects in our Country resorting to promotion of ancillaries on National Scale, for therein the " small man ", known so in common custom and in the ages past, is enabled to become great in the basic essentials and in his own right.

Small Scale ancillary industrialists should keep the above in their constant view and shed inferiority complex and low tendencies. They can

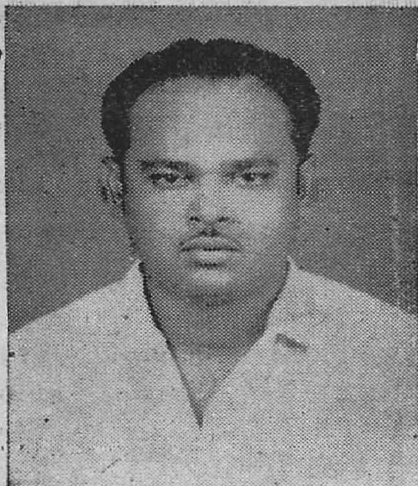
then proceed with their jobs in a confident way, walk with their hands erect, deriving genuine pride and reasonable pleasure in being fortunate to play the National role in the present context in our Country. The ancillary scheme is pregnant with great potentials for our Country and Society.

Our Personal success is just a fraction of the greater success aimed at.

As for the large scale sector, they should ensure well in advance, due and regular loading on the ancillaries.

On the matter of pricing it should be kept in view that ancillaries are to be provided with fair prices for their products so as to accommodate fair and adequate margin that will enable the ancillaries, with inherent slender resources, to stand up against fair and foul weather that are common to all industries in general and to small scale industries in particular.

If the Country were to reap the full benefit and economic advantage of encouraging small scale ancillaries it should ensure that nothing is done that will injure the individuality and genuine pride of a small scale industrialist; for those are the two important aspects of an individual that impell him to do greater and better things and bring forth all the best that the Country expects of him.



நீங்களும் ஒரு சிறு தொழிலதிபராக இருக்க வேண்டும் !...

எம். எஸ். ஜெயராம்,
செயலாளர்,
மதுரை மாவட்ட சிறு தொழிலதிபர்கள் சங்கம்.

இன்றைய சூழ்நிலையில் சிறு தொழில்களை ஆரம்பிப்பது எப்படி என்ற பிரச்னை எல்லோர் மனதிலும் இருந்து கொண்டே இருக்கிறது. எல்லோருக்கும் தொழிலதிபர்களாக திகழ வேண்டும் என்ற ஆசை மனத்தில் உண்டு. ஆனால் இதற்கான செயல் முறைகளில் இறங்கவே பலர் பயப்படுகின்றனர். சற்று நாட்களுக்கு முன் ஒருவர் என்னிடம் வந்து "என்னிடம் 5000 ரூபாய் இருக்கிறது. ஏதாவது ஒரு சிறு தொழில் ஆரம்பிக்க வேண்டும். அரசிடமிருந்து ஒரு லட்சம் ரூபாய் கடன் வாங்க வேண்டும். ஏதாவது ஒரு வழி சொல்லுங்களேன்" என்று கேட்டார். இவருக்கு தொழில் ஆரம்பிப்பதைவிட அரசிடமிருந்து கடன் எப்படி வாங்கலாம் என்ற எண்ணமே மேலோங்கி நின்றது. என்ன தொழில் செய்வது என்பதைப்பற்றி அதிகமான நினைப்பே இல்லை. இவருக்கு கடனுதவி எப்படி பெறுவது என்று சொல்லுவதா அல்லது தொழில் எப்படி ஆரம்பிப்பது என்று கூறுவதா என்ற மனக்குழப்பத்தில் ஒரு வாரம் சென்று வாருங்கள் எனக்கூறி அனுப்பி வைத்தேன். இன்றைய சூழ்நிலை இப்படி இருக்கிறது. பத்து ஆண்டுகளுக்கு முன்பு ஏன் கடந்த இரண்டு ஆண்டுகளாக நமது மாவட்டத்தில் ஏற்பட்டுள்ள பெரிய திருப்பத்தை பார்க்கும்போது சிறுதொழிலின் வளர்ச்சி கணிசமாக முன்னேறியுள்ளது என்பதை பெருமையுடன் கூறுகின்றேன். இதற்கான சில சிறு தொழிலதிபர்களின் உதாரணத்தையும் உங்களுக்குச் சுட்டிக்காட்ட விரும்புகின்றேன்.

சென்னை மாநகராட்சி சுகாதாரப் பிரிவில் பணிபுரிந்த ஒருவர் தொழில் செய்ய வேண்டும் என முழுமூச்சுடன் வேலையை விட்டு விட்டு அமெரிக்கா சென்றார். அங்கு சிலகாலம் பயிற்சி பெற்று புத்துணர்ச்சியுடன் தாயகம்

வந்து தான் நினைத்ததை யெல்லாம் உடனே சாதித்து விடுவோம் எனக் கனவு கண்டு தொழிலை ஆரம்பித்து தோல்வியே கண்டார். இருந்தாலும் மனந்தளர் வில்லை. தான் எடுத்த காரியத்தை செய்து முடிக்க துணிவு பெற்று மீண்டும் தொழில் துவங்க முயற்சி செய்தார். இரண்டு ஆண்டுகள் அரும்பாடுபட்டு அவருடைய திட்டம் வெற்றி பெற்றது. இன்று மாவட்டத்தில் மருத்துவ ரசாயனக் கருவிகள் செய்யும் தொழிலகத்தை நடத்தி வருகின்றார். இவர் தொழிலில் வெற்றிபெற அரசும், அரசு நிறுவனங்களும் துணை நின்றன என்பதற்கு சான்று தேவையில்லை.

இதேபோல் நீங்களும் ஏன் ஒரு சிறு தொழிலதிபராகக் கூடாது!

முயற்சி தேவை !!

துணிவு தேவை !!!

இதேபோல் நமது மாவட்டத்தில் நெல் களஞ்சியம் எனப் போற்றப் படும் ஒரு பகுதியில் பண வசதி படைத்த ஒருவர் என்ன தொழில் செய்யலாம் என நினைத்து, நினைவை செயல் படுத்தி வைக்கோலில் இருந்து அட்டைகள் உற்பத்தி செய்கின்றார். இத்தொழிலகம் நமது மாநிலத்திலேயே முதலாக ஆரம்பிக்கப் பட்டிருப்பது நாம் பெருமை படக்கூடியது. இவரும் ஏறத்தாழ மூன்று ஆண்டுகள் அரும்பாடுபட்டு தொழிலதிபராக மாறியிருப்பது நம் எல்லோருக்கும் ஒரு வழிகாட்டியாக அமைந்துள்ளது.

இதுபோன்று பலர் தங்களது திறமையாலும் துணிவாலும், சிறு தொழிலதிபர்களாக மாறியுள்ளபோது நீங்களும் ஏன் ஒரு தொழிலதிபராகக் கூடாது என்ற கேள்வியை உங்கள் முன் வைப்பதுடன், துணிந்து செயல்பட வேண்டும் என்ற வேண்டுகோளையும் வைத்து, விரைவில் நமது மாவட்டத்தை சிறந்த, தொழில் நிறைந்த மாவட்டமாக்குவீர்கள் என்ற இனிய நினைவுடன், உங்களையும் ஒரு தொழிலதிபராக சந்திக்க வாய்ப்பினை உண்டாக்கித் தரும்படி கேட்டுக்கொள்கிறேன். உங்கள் முயற்சிக்கு தமிழ்நாடு அரசும், மற்ற அரசு நிறுவனங்களும், இச்சங்கமும் துணைநிற்கும். ஒளி மிகுந்த எதிர்காலத்தை நோக்கி, தொழில் மயமாக்க உறுதி பெறுவோம்! வெற்றி பெறுவோம்!!

The Role of Small Industries Service Institute Towards the Growth of Small Scale Industries

BY

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Introduction :

The development of Small-Scale Industries has assumed great importance both in the developed and the developing countries of the world in recent decades. In the advanced industrial countries, the development and progress of small industries came in the wake of their over-all economic development. In those countries, the smaller industrial units grew by themselves and established their competency to provide consumer goods items at low cost and developed as satisfactory suppliers of components and parts to large scale industries. In those countries no special active and planned measures were first taken to protect, preserve and develop small-scale industries. But in recent years a trend has been observed even in the most advanced countries to adopt protective measures in favour of small-scale industries.

Small scale isdustries in developing economies :

In the developing countries it has been recognised that small-scale industries fulfil two main objectives of economic progress: (1) They facilitate the decentralization of economic power by encouraging prospective entrepreneurs from the middle classes to take up industrial ventures and also help in the dispersal of industries. (2) They also facilitate the transformation of traditional technology characterised by low skill, low productivity and low wages into modern technology based on the improved skill, high productivity and increase in wages.

The developing countries, particularly those which attained self-government recently, are faced with high demographic pressure. Consequently planners of progress in those countries are anxious to adopt measures for creating employment opportunities in the smaller towns and countryside as quickly as possible. These countries, it may be stated, appear to be in a hurry to achieve higher levels of living for their rural population and for this purpose the programme of development of small-scale industries has been found to be extremely useful.

The small-scale industry is labour intensive and capital saving and thus plays a vital role in the overall economic development of a country like India where millions of people are unemployed or under-employed and where most of the entrepreneurs have got extremely limited capital and where sophisticated machines and modern technology are scarce. Small-scale industry is also easily adaptable to some urban and rural environment where the infrastructure is under-developed. It has an additional advantage in that it serves to attract rural savings and divert them to productive channels.

Within a few years of Freedom, India realised the enormous importance of small-scale sector in the industrial and sociological set up in the country. The importance of small-scale industries has been underlined in the Second Industrial Policy Resolution of 1956 which, inter alia, emphasises their role thus :

> "They provide immediate large scale employment, they offer better method of ensuring a more equitable distribution of national income and they facilitate an effective mobilization of resources of capital and skill which might otherwise remain unutilised. Some of the problems that unplanned urbanisation tends to create will be avoided by the establishment of small centres of industrial production all over the country."

The need for integrated programme of assistance :

Once the role of small-scale industries in the overall industrial growth of the country is understood, it becomes a necessary corollary to launch an integrated programme for the development of these industries at all levels. A small-scale industry, as different from the large-scale industry, has certain general characteristics. Some of the important characteristics are : (1) little or no specialised management (2) very low capital capacity and inability to get assistance from urbanised security market (3) low position in a major product market. The small-scale industry is closely integrated with local society due to restricted ownership, management, raw materials and markets. In other words, the small-scale industry entrepreneur has many handicaps compared to the position of a large scale industry entrepreneur. If it is the aim of the Authorities to encourage existing small-scale industries for steady growth and attract more and more entrepreneurs to come to the decentralised sector, considerable effort in giving them different types of assistance would become necessary. In a country like India where entrepreneurial skill was available in the trading sector and in the agricultural sector, there is a need to attract these entrepreneurs to the manufacturing sector. The small-scale sector, being the weaker sector in

the industrial set-up of the country, further entrepreneurial development, it has been recognised, would be possible only when the potential entrepreneur knows that a variety of assistance-bodies are there to help him if he enters the small-scale industry line to contribute his mite for national development.

Assistance measures and agencies :

Since 1954, when our Small Scale Industries Development Programme was launched in the country, several important measures of assistance have been made available to small scale industries. They are : —

1. Technical assistance through industrial extension service.
2. Financial assistance, both for fixed capital and for working capital.
3. Provision of built-up factory accommodation in industrial estates.
4. Supply of machinery on hire purchase.
5. Participation in Government Stores Purchase Programme.
6. Development of small industries as ancillaries to large industries.
7. Subsidy on power consumed by small industrial units.

These various measures indicated above are now being implemented by a net. work of organisations. Financial assistance is being offered by various State Governments through their State Aid to Industries Acts by the State Finance Corporations, by the State Bank of India and other nationalised and commercial banks through their special schemes and medium term credit plans and instalment credit schemes.

The National Small Industries Corporation supplies machinery on hire purchase system, assist small scale units to participate in Government purchase programme of the Centres one each at Delhi, Rajkot and Howrah, market machine tools and machines manufactured by the Proto-type Production Centres and the Government of India Production Centres and the Government of India Production Centres at Ettumanur and Thiruvalla and also make arrangements for exhibition of small scale industries' products at home and abroad.

The State Directorates of Industries offer cash loans to small scale units under State Aid to Industries Act, supply raw materials, electric power and transport facilities, arrange to meet the requirements of land and provide accommodation in the industrial estate / areas, offer training facilitits and also assist in the organisation of co-operatives.

The role of small scale industries development organisation:

It is in respect of technical assistance through industrial Extension Centres the Small Scale Industries Development Organisation comes in.

The development of small scale industries in India is primarily the responsibility of the State Governments. Since various problems involved in implementing a programme of development of these industries have an all-India character, the Central Government have assumed responsibility for planning and co-ordinating the basic programme of development. The Central Government have set up an advisory body called the Small Scale Industries Board which first met in November, 1954. The Board which is a high level consultative and advisory body with the Union Minister of Industrial Development and Internal Trade as its Chairman, and Central and State Ministers, Government Officials, representatives of various financial institutions and representatives of small industrialists as members, is charged with the responsibility of overall planning, co-ordination and development of small scale industries. Though the Board functions as an advisory body its recommendations are given careful consideration and are implemented by the Government.

In order to implement the programme of small industries development, a central organisation with the Development Commissioner, Small Scale Industries, as its head, has been set up under the Ministry of Industrial Commissioner (SSI)'s Organisation is both a co-ordinating and executive agency. It maintains close liaison with the State Governments and different organisations at the Centre and in the States concerned with the development of small industry.

Assistance by small scale industries development organisation :

The Small Scale Industries Development Organisation through the Small Industries Service Institutes and Extension Centres in different parts of the country is rendering the following assistance to small scale industries :—

* Conducting economic surveys in particular industries and areas, and making concrete recommendations for a development programme.
* Advising small units on improved technical processes and use of modern machinery and equipment.
* Demonstrating the use of such modern technical processes through workshops in Extension Service Centres and also small mobile workshops mounted on trucks.
* Instructing small industrialists in proper methods of business management, including marketing, financial accounting, cost accounting, factory legislation, personnel relations, etc.

* Undertaking distribution Aid Surveys with a view to assisting small manufacturers in determining major distribution centres for their products, establishing contacts with important wholesale and retail dealers and obtaining dealers 'and consumed' reaction to price, quality, design, etc. of products.
* Acting as an Information Centre, including the publication of bulletins, pamphlets, model schemes and answering inquiries for economic and commercial information
* Carrying on research on questions like proper use of raw materials, improved designs of machinery, conducting special studies on different economic aspects of small industries development etc
* Conducting training classes in subjects like blue-print reading, heat treatment and foundry practice for the benefit of small industrialists and artisans.

Country-wide management consultancy service :

The Small Scale Industries Development Organisation today operates a country-wide management consultancy service through the various small Industries Service Institute with a view to promote the growth and competitive status of small scale industries. The Management Consultancy Service in its initial stages aimed at providing information on various procedural matters like setting up of new units and expansion of existing ones, obtaining machinery on hire purchase, participating in the Government Purchase Programme and advice on various labour and commercial laws. However, in the recent years considerable expansion and modernization has taken place through the introduction of latest tools and techniques of plant studies for locating the weak areas and for providing solution to the problems as economically and as expeditiously as possible in a given managerial situation. Management Consultancy Service under the new pattern generally assumes two forms :

i. Problem-oriented Consultancy for solving the specific problem faced by the industrialists.

ii. 'Integrated Plant Studies' which include consultancy work through more intensive and analytical study of finance, production and marketing problems in the plant situation

Officers of this organisation visit the small scale units and render on-the-spot advice on particular managerial problems relating to production, finance and sales. The small industrialists visit the Institutes for seeking advice on matters like setting up of new units, possibilities of expansion of existing units, commercial and labour laws, finance, specific financial or sales problems, etc.

Management consultancy work offered by the Small Scale Industries Development Organisation is being increasingly appreciated by the Small Scale entrepreneurs. More and more entrepreneurs continue to approach the Small Industrial Service Institutes or seeking guidance and assistance on various management and technical problems. The in-plant studies carried out by the Small Scale Industries Development Organisation have also been very popular and there is continuously increasing demand for this service.

SMALL INDUSTRIES SERVICE INSTITUTE, MADRAS.

A brief of the working of the Small Industries Service Institute, Madras, may be useful. The Small Industries Service Institute, Madras, has jurisdiction over the entire State of Tamil Nadu and the Union Territory of Pondicherry. Under its control, there are extension Centres at Coimbatore, Madurai, Erode and Pondicherry.

The SISI renders direct technical advice for setting up new small enterprises, choice of machinery, design, fabrication, layout, installation and operation of plant and machinery. Designs and drawing for production equipment and accessoring and assistance in improving the production processes are also provided. We provide technical guidance on the efficient use of materials and utilisation of substitutes, salvages and scraps. Technical assistance is given in design and development of new products and bye-products, standardization and simplification of designs of existing products and also in the development of ancillary enterprises.

The Central Workshop at Madras and the Extension Centres provide servicing facilities to small-scale units in the State. In the workshops attached to the Institute in Madras there are facilities for pattern making, general engineering jobs, for physical and chemical testing of metals and for carrying out experiments in ceramics, glass blowing, etc. The Extension Centre at Coimbatore assist small-scale foundry units by demonstration of foundry techniques The Centre also helps small scale units in the design and development of electric motors. The Extension Centre at Madurai has a general Engineering workshop where tool room facilities are available. This Centre has also an electroplating Section. The extension Centre at Erode assists the leather tanning industry in finishing light and heavy leathers. Job orders are also undertaken by the Centre. The Extension Centre at Pondicherry has a general engineering workshop to assist the local small-scale units.

The Central Footwear Training Centre located at Guindy is one of the two specialised training centres in the country; the other one is at Agra, U. P. This Centre conducts advanced training course in footwear

manufacture of 18 months' duration and also Operators Courses of 12 months and 6 months duration.

In addition, we have four mobile workshops, two for carpentry, one for blacksmithy and one for glass. These mobile workshops, as peripatetic training units, assist artisans in rural areas in adopting the new techniques for improving their skill and productivity.

The Institute also conducts an Industrial Management Appreciation Course and Special Courses in Production Management, Financial Management, Marketing Management, Export Marketing, Cost Control, etc., with the assistance of guest speakers. In-plant studies art also conducted on specific requests by small industrialists.

In the Institute and the Extension Centres, regular and adhoc training courses for the benefit of artisans and supervisory personnel in blueprint reading, machine shop practice, foundry, blacksmithy and forging, carpentry, lens grinding and electroplating are also conducted. Besides, courses for the manufacture of footwear, glassware, neon signs, scientific glass apparatus and ceramics are also offered.

The Economic Investigation Division of the Institute is engaged in studying the problems of small industries and prospects for developing new small industries is Tamil Nadu. This Division has conducted Industrial Potentiality Surveys of all the districts in the State besides several other area surveys. These survey indicate the prospects for new industries in the areas. This division also collects relevant economic data from small-scale and large-scale units, not only for answering queries regarding industrial development but also to increase the all-India fund of information regarding growth of small industries.

The Small Industries Service, Madras, has recently set up a *Subcontract Exchange*. This Exchange serves as a store-house of technical and other information relating to small scale industries and serves to facilitate ancillary development by bringing into contact large scale units which desire to farm out components and parts to small units and the small scale units which seek to serve the requirements of large-scale industrial establishments.

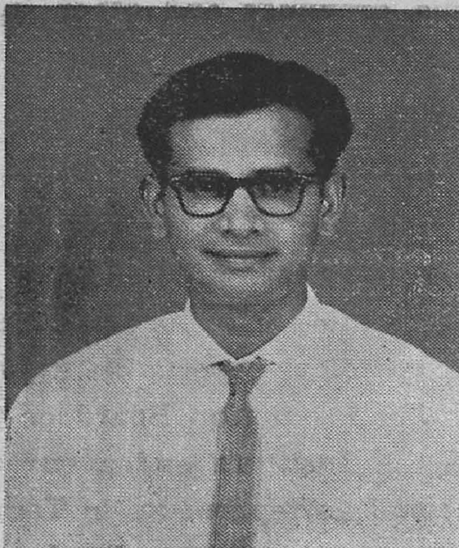
Since 1961, the Institute has handled over 42,000 cases of technical assistance. On an average over two thousand enquiries for starting new industries are attended to every year. Our officers pay visits to small-scale units to give them on-the-spot advice; such visits have been over 7,000 a year, during the past few years. We have given management training to 2,000 entrepreneurs, and technical training to an equal number during the past five years. Durig the current year, our workshop and extension

centres have done over 7,000 jobs for various small industries. We have been supplying technical schemes, designs and drawings and other specialised literature for small scale entrepreneurs.

A GUIDE AND FRIEND TO SMALL ENTREPRENEURS :

In short, the Institute's function is to take up any technical work which might lead to the strengthening of the existing small-scale industries in Tamil Nadu and for promoting new ones in the State. Whether it is suggesting industries for Rural Industries Programme, or export information to small industries or by way of giving technical reports on small-scale industries to the banks or to the Invention Promotion Board or to other Organisations, the various divisions of the Institute endeavour to functios as a guide, philosopher and friend to small entrepreneurs in Tamil Nadu. Periodically we are also organizing conferences known as "Open House Discussions" in respect of various industries and regarding specific technical problems of industries. In these conferences, suggestions are given for solving the existing problems of the entrepreneurs and for assisting them in future. The Institute, in collaboration with the Directorate of Industries and Commerce of the Tamil Nadu Government and the Madras State Small-Scale Industries Association have organized a permanent Small Industry Exhibition in the Industrial Estate, Guindy. In this and other exhibitions also, the Institute participates wherever possible to project the image of the development of small industries in Tamil Nadu to attract and inspire new entrepreneurs to come into the field.





சிறு தொழிலதிபராக வாரீர்களா?

S. A. ஜெகராயன்

செயலர், மதுரைத் தொழிற்பேட்டை,

உற்பத்தியாளர் சங்கம்

நம் நாட்டின் பொருளாதார வளர்ச்சிப் பாதையில், சிறு தொழில்களைப் பற்றி அடிக்கடி கருதும் ஒரு முக்கியமான திருப்பத்தில் நிற்கிறோம். வாய்ப்பும் வசதியும் உள்ள இடங்களில் எல்லாம் சிறு தொழில்களைத் துவங்க வேண்டும் என்ற ஆர்வமும், அதற்காகத் தரப்படும் அரசாங்க உதவி, ஆக்கம் பற்றிய பிரகடனமும் நம் காதுகளில் விழுந்த வண்ணமாயிருக்கின்றன. இந்தியாவைப் போன்ற அபிவிருத்தி அடைந்துவரும் ஒரு நாட்டில், சிறு தொழில் கேந்திரங்களுக்கு எப்பொழுதுமே சிறப்பிடம் உண்டு என்பது உண்மைதான். அதிலும் குறிப்பாக, சோசலிச சமுதாய அமைப்பென்றெல்லாம் பொருளாதார சித்தாந்தங்களுக்குப் புதிய எல்லைக்கோடு கட்டியுள்ள நம் நாட்டில், செல்வம் பலரிடம் பரவி நிற்பதற்கும், தொழில்களை நாடெங்கும் பரவலாக அமைப்பதற்கும், மத்தியதர வகுப்பு மக்களில் ஆர்வமுள்ள தொழில் முனைவோரை ஊக்குவிப்பதற்கும், சிறு தொழில் அமைப்பே, சிறு தொழில் வளர்ச்சியே, சிறு தொழில் பாதுகாப்பே சிறந்த சஞ்சீவி என்பதை யாரும் மறுக்க முடியாது.

மாநில அரசுகளும், மத்திய அரசும் சிறுதொழில் வளர்ச்சியின் முக்கியத்துவத்தை உணரத் தொடங்கியதன் பயனாக, பல புதிய திட்டங்களும், சலுகைகளும் இத்துறைக்கு வழங்கப்படுகின்றன. கடந்த மூன்றாண்டுத் திட்டங்களின் பயனாக, தமிழகத்தைப் பொறுத்தவரை பல தொழிற்பேட்டைகளை நிறுவி, முதலீட்டு அமைப்புக்களை ஆரம்பித்து, கடன் உதவி வாய்ப்புக்களை ஏற்படுத்தி, சேவை நிலையங்களை இயக்கி, அரசு பல துறையில் ஆக்கம் தந்து வருகிறது. இதுபோல, மைசூர் மாநில அரசு, சிறு தொழில் அதிபர்களுக்குத் தரும் உற்சாகங்களையும் சலுகைகளையும் பாராட்டாமல் இருக்க முடியாது. அரசாங்கத்தைப்போல, வங்கிகளும் சிறு தொழில் துறைக்கு நிதி உதவி அளிக்க முன்வந்துள்ளன. சிறு தொழில் ஒன்றைத் தொடங்கி நடத்துவதற்கு, ஆரம்பம் முதல் இறுதிவரை எத்தனையோ உதவிகள் தரப்படுகின்றன என்றெல்லாம் சொல்லப்படுகின்றன.

ஆனால் ஏட்டளவில் உள்ள இந்த வாய்ப்புக்களும், வாக்குறுதிகளும், நடைமுறைக்கு வருவதற்குள் படாதபாடு படவேண்டி நேருவதையும் மறைக்க முடியாது!

அரசாங்கமும், பிற அமைப்புக்களும் தரும் ஆக்கத்தைப்பற்றிக் கேள்விப்படும், ஒருவர், தானும் ஒரு சிறு தொழிலைத் துவங்கலாமே என ஆசைப்படுவதாக வைத்துக்கொள்வோம். அரசாங்க விளம்பரங்களை எல்லாம் பார்க்கையில், அவர் பெரிதும் கவரப்படுகிறார்; ஏதோ சிரமப்பட்டு, கொஞ்சம் பணத்தைத் திரட்டி விட்டால், ஒரு தொழிலை ஆரம்பித்து, பிழைத்துக் கொள்ளலாம் என்று முனைகிறார். "சிறுதொழிலைத் துவங்கினால், உங்களுக்கு இந்த இந்த நன்மைகள் கிடைக்கும்" — என்று பெரிய பெரிய வாக்குறுதி களைக் கேட்டதும் அவர் தன்னை மறக்கிறார். இது எப்படி இருக்கிறதென்றால், நடைபயிலும் குழந்தையைப் பார்த்து, "வேகமாக நடந்து வா, உனக்குப் புஷ்டி தருவதற்காக பிரியாணி சாப்பாடெல்லாம் தயாரித்து வைத்திருக் கிறேன். ஓட்டப் பந்தயத்திற்குத் தயார் செய்கிறேன்......" என்று ஆசை காட்டுவதுபோலவே எனக்குத் தோன்றுகிறது. நடை பயிலும் குழந்தையை, தடுமாற விடாமல் தன்னம்பிக்கை தந்து, பெரிய சாப்பாடுகளை எல்லாம் ஜீரணிக்கும் சக்தியைத் தந்து, அதன் பின்னர் ஓட்டப்பந்தயத்திற்கு அழைக்க வேண்டும் என்று சொல்லத் தோன்றுகிறது. ஒரு சிறு தொழிலை ஆரம்பித்து விட்டால், ஓரளவு அரசாங்க நலன்களை யெல்லாம் ஏற்று, வலிமைபெறலாம் என்பது சரிதான். ஆனால் அந்தச் சிறு தொழிலைத் தொடங்கி வைப்பதற்குள் நேரிடும் சிக்கலும், சிரமமும் இருக்கின்றனவே, அவை, தொழிலைத் தொடங்க வருபவரின் ஆசைக் கனவுகளை யெல்லாம் ஆரம்பத்திலேயே கருகச் செய்து விடுகின்றன. நடைமுறைக்குக் குந்தகமாக உள்ள பலவகைச் சட்டங்களும், நிபந்தனைகளும், புதிதாகத் தொழிலைத் தொடங்க வருபவருக்குப் பெரிய புதிர்களாகவும், மலைகளாகவும் தோன்றுகின்றன. "கையை விட்டு விட்டோம், வேறு வழியில்லை" என்று துணிகிறவர் முக்கி, மூழ்கி நீச்சலடித்து ஒருவகை யாகக் கரை ஏறுகிறார். போதிய வலிமை இல்லாதவர், "சட்டி சுட்டதடா, கையை விட்டதடா" என்று உதறிக்கொண்டு, ஒதுங்கிக்கொள்கிறார். மகா ராஷ்டிரம், மே. வங்காளம், பஞ்சாப் முதலிய மாநிலங்களில் நடைமுறையில் உள்ள சட்டங்கள், நிபந்தனைகளை ஒப்பிடுகையில், நம் மாநிலத்தில், "எல்லாம் சட்டப்படி அணுப்பிசகாமல் செய்யும்" மனப்பான்மையே இருக்கிறது. சட்ட நிபந்தனைகளைத் தளர்த்தி, இந்த மனப்பான்மையில் கொஞ்சம் நெகிழ்ச்சியை ஏற்படுத்தினால், அது சிறு தொழில் முனைவோருக்கு ஆக்கம் தரும் என்றே குறிப்பிட விரும்புகிறேன்.

நம் ஊரில், ஏதோ கொஞ்சம் பணத்தைத் திரட்டி, நாலுபேரிடம் யோசனைகேட்டு, ஒருவகையாக ஒரு தொழிலைத் தொடங்கலாம் என்று ஒருவர் தீர்மானிப்பதாக வைத்துக்கொள்வோம். அவர், இதற்கென நியமிக்கப் பட்டுள்ள, சிறு தொழில் வளர்ச்சித்துறை அதிகாரியிடம் சென்று போதிய யோசனைகளையும் வழியமைப்பையும் பெறுகிறார் என்றும் வைத்துக் கொள் வோம். அவர் கருதியபடி, தொழிலைத் துவங்கும் இடத்தைத் தேடவேண்டும். இது சாமானியமான விஷயமில்லை. நகராட்சியோ, பஞ்சாயத்தோ, தொழிற் சாலை யிடங்கள் என ஒதுக்கீடு செய்துள்ள எல்லைக்குள் தனக்கு இடம் தேட

வேண்டும். சேமித்த பணத்தை எல்லாம், இடத்திற்கும், கட்டிடத்திற்கும் போட்டு முடக்கி விடாமல் இருக்க முயலுபவர், அரசாங்கத் தொழிற் பேட்டை களில் இடம் தேடுகிறார். இத்தகைய தொழிற் பேட்டைகள் நாட்டில் ஒரு சில கேந்திரஸ்தானங்களிலேயே உள்ளன. அங்கும், இடம் கேட்போருக்கெல்லாம் உடனே இடம் கிடைத்துவிடுவதில்லை. பெருஞ் செலவுகளைச் செய்து, தொழிற் பேட்டை கட்டிடங்களுக்காக அரசாங்கப் பணத்தை முடக்குவதை இப்போது கைவிட்டு, தொழிற்பேட்டைக்கான கேந்திர இடங்களைத் தேர்ந்தெடுத்து, அவற்றை அபிவிருத்தி செய்து, மின்வசதி, நீர்வசதி முதலிய பிற நலன்களை இணைத்து, அவற்றைத் தொழில் முனைவோர்க்குத் தவணை முறையில் விற்க முன்வந்திருக்கிறார்கள். இத்திட்டம், நல்ல திட்டம் தான். ஆனால் இங்கும் உள்ள நடைமுறைத் தடைகள் ஏராளம் ஏராளம்! தவணை முறையில் இடம் பெறுபவர், முதலாண்டில் 30 சதவீதம் தரவேண்டும். அதன்பின் மறு ஆண்டி லிருந்தே எஞ்சிய 70 சதவீதத்திற்கான வட்டி, தவணைகளைக் கட்ட வேண்டும். ஓராண்டிற்குள் இயந்திரங்களை நிறுவி, உற்பத்தியைத் தொடங்கி விட்டால் சமாளித்துக் கொள்வார்; இல்லை என்றால், சாண் ஏறி, முழம் வழுக்கி, சலித் துக் கொள்வார். தொழில் தொடங்கத்திரட்டிய பணத்தை யெல்லாம் வட்டிக் கும் தவணைக்கும் தந்துவிட்டுக் கொட்டாவி விடத் தொடங்கிவிடுவார். எனவே இம்மாதிரிச் சலுகைகளைத் தரும் அரசாங்கம், நடைமுறைக்கு உகந்த வகை யில், இவற்றை வட்டியில்லாத நீண்டகாலக் கடன்களாக தரவேண்டும். விவசாயம் முதலிய பிற துறைகளைப்போல, சிறுதொழில் துறையையும் 'சவலைப் பிள்ளையாகக்' கருதி, தனிப் பராமரிப்புத் தரவேண்டும்.

ஒருவேளை, நகராட்சி எல்லைக்குள்ளோ, பஞ்சாயத்து எல்லைக்குள்ளோ சொந்த இடம் தேர்ந்து, தொழிற்சாலையைக் கட்டலாம் என்றால், அதுவும் அவ்வளவு சாமானியமில்லை. தொழில்சாலை வரை படத்தயாரிப்பு, அதன் அங்கீகரிப்பு, நகராட்சி இசைவு, லைசன்சு வழங்கல் எனப் பல சங்கடங்களை யும், சட்டங்களையும் 'திருப்தி' செய்வதற்குள், தொழிலைத் தொடங்க ஆசைப் பட்டவர், 'திருப்பதி'க்குப்போய் வந்தவர்போல் ஆகிவிடுகிறார். இந்தச் சட்டங்களின் கெடுபிடியைக் கொஞ்சம் தளர்த்தி, நாளடைவில் தொழில் நிலைமை செழிக்க செழிக்க சட்டங்களை இறுக்கலாம் என்று சொல்ல விரும்பு கிறேன்.

சரி! தொழிற்சாலை இடத்தைத் தேர்ந்து, கட்டிடம் கட்டி, லைசென்சும் வாங்கியாயிற்று! மின் இணைப்புப் பெறுவதென்பது ஒரு பகீரதப் பிரயத் தனம். இத்தனை குதிரைச் சக்திற்கு ஏற்ப மின் இணைப்பு வேண்டுமென்றால், மின்வாரியத்தார், பல உத்திரவாதங்களைக் கேட்பார்கள். இத்தனை ஆண்டு களுக்காவது தொழிற்சாலை கட்டாயம் இயங்கும் என்ற உறுதியோடு, மின் இணைப்பிற்கான கட்டணங்களை மொத்தமாகக் கட்டச் சொல்வார்கள். நம்மைவிட, நம் தொழில்மீது மின்சார வாரியத்திற்கு அளவு கடந்த நம்பிக்கை! இத்தனை வருடங்களுக்காவது தொழிற்சாலை குறைந்த பட்சம் இயங்குமா என்ற சந்தேகத்தைக் கிளப்பி, ஒரு முடிவுக்கு வரச் செய்கிறார் களே அது போதாதா? இவ்வகையில், தொழிற் சாலைகளுக்கு மின் இணைப்புத் தருவதில், சில உடனடி விரைவு நடவடிக்கைகளைத் தர முற்படவேண்டும். துவக்கப்பட்ட ஒரு தொழிற்சாலையை, துரதிர்ஷ்டவசமாக ஒருவர் மூட

நேர்ந்துவிட்டால், மின் இணைப்பைக் கலப்பதற்காகப் பல நஷ்ட ஈடுகளைக் கோராமல் ஈவிரக்கம் காட்டவேண்டும். எனக்குத் தெரிந்த சில அன்பர்கள் இந்த மின்சார இணைப்பு விஷயத்தில் உள்ள தாமதத்தைக் கேட்டாலே, 'ஷாக்' அடித்ததுபோல அதிர்ச்சிக்கு ஆளாகி விடுகிறார்கள்.

அதுபோகட்டும்! இத்தனை கண்டங்களையும் கடந்து, இயந்திரங்களை வாங்க முற்படுகையில், அரசாங்கம், வங்கிகள் தரும் பலவகைக் கடன் உதவிகளும், இதற்கென அமைந்த கார்ப்பொரேஷன் நல்கும் சலுகையும் அவர் கண்ணில் படுகின்றன. கடுவட்டி இல்லாமல் இந்தக் கடனைப் பெறலாம் என்றால், அதற்கும் சில சம்பிரதாயங்கள் உண்டு. வெள்ளைக் கடுதாசியில் ஒரு கையெழுத்தை வாங்கிக்கொண்டு, கண்ணை மூடிக்கொண்டு, யாரும், யாருக்கும் கடன் தரமாட்டார்கள் என்பது உண்மைதான். ஆனால் 'வெள்ளை எலும்பு' தேய நடந்து கடன் வாங்குவதற்கான நிபந்தனைகளை நிறைவேற்ற வேண்டி இருப்பதுதான் சிரமமாக இருக்கிறது! 'கடன் வாங்கத் தகுதி உடையவர் தானா' என்பதை மெய்ப்பிக்கும் சான்றிதழ்களை வாங்க, தாசில்தாரிடம் போனால், அவர் கிராம முன்சீப்பிடம் அனுப்ப, அவர் மேலே கீழே பார்க்க, கடன் சான்றிதழ் வாங்கப் போனவர், எய்க்க இரைக்கத் திரும்புகிறார்.

சிறு தொழிலைத் தொடங்குபவர், பிறருடைய போட்டிகளையும் தாங்கி நின்று, கச்சாப் பொருள்களை வாங்க முற்படுகையில் ஏற்படும் எல்லையற்ற தொல்லைகளை நான் பட்டியலிட வேண்டியதில்லை. அதில் உள்ள நடைமுறை விதிகளை, இலகுவாக்கி, காரிய சாத்தியமாக்கப் பல முயற்சிகளை அரசாங்கம் எடுத்திருக்கிற போதிலும், இந்த விஷயத்தில் இன்னும் கொஞ்சம் துரிதச் சலுகை தரப்படவேண்டும்.

அப்புறம் —'தொழிற்சாலைச் சட்டங்கள்'— ஒரு பயங்கர உருவெடுத்து நிற்கும்! இந்த நாட்டில், வெள்ளையர் அல்லாதார் எளிதில் ஒரு தொழிலைத் தொடங்க அனுமதித்து விடக்கூடாது என்ற காருண்யச் சிந்தையாலோ என்னவோ, நம்மை ஆண்ட வெள்ளையர்கள் சில தொழிற்சாலைச் சட்டங்களைக் கண்டு பிடித்தார்கள். அந்தக் காலத்தில் அவர்கள் போட்டு வைத்த அந்தக் கவைக்குதவாத சட்டங்களை அப்படியே அட்சரம் பிசகாமல் இப்போதும் அமுல்படுத்த வேண்டும் என நினைக்கிறார்கள். தொழிற்சாலைச் சட்டங்களையும், தொழிலாளர் நலன்களையும் புறக்கணித்துவிட்டு, 'தொழிலதிபர் கொழுக்க' வழிதேடித் தரவேண்டும் என்று நான் சொல்லவில்லை. தொழிற்சாலைச் சட்டங்களையும், தொழிலாளர் நலன்களையுமே எடுத்த எடுப்பில் பெரிது படுத்தி, 'தொழிலதிபரைக் களைக்க' வைக்க வேண்டாம் என்றே கேட்டுக் கொள்ளுகிறேன். ஆரம்பித்த தொழில், சற்றுக் காலூன்றி நிற்கும்வரை, இச் சட்டங்களை யெல்லாம் கொஞ்சம் பார்த்தும் பாராததுபோல இருக்கலாம். பின்னர், கொஞ்சம் கொஞ்சமாய் நடைமுறைப் படுத்தி நெருக்கலாம். இன்றைய தேவைகளையும், தொழிலாளர் மனப்போக்கையும் நன்கு எடை போட்டு, காலத்திற்கேற்ற புதிய சட்டங்களை உருவாக்க வேண்டும் என்பதை வற்புறுத்த விரும்புகிறேன். சட்டங்களின் பயனெல்லாம், சிறு தொழில் வளர்ச்சிக்கு உதவுவதையே நோக்காகக் கொண்டது என்ற மூல அச்சு முறியாமல் பார்த்துக் கொள்ளவேண்டும்.

அடுத்து வருபவை, ஆளைக் கொல்லாமல் கொல்லும் வரிகள்! வணிக வரி, எக்சைஸ் வரி, முதல் வருமானவரி வரை பல இலாகாக்கள், தத்தம் 'ரிடர்ன்களோடு' படையெடுக்க ஆரம்பித்து விடுகின்றனர். இதைக் காணும் புதிய தொழில் முனைவர், பேசாமல் 'ரிடர்ன்' ஆகிவிடுவோமா என்று யோசிக்க ஆரம்பித்து விடுகிறார். சிறு தொழில்களை ஆரம்பிப்போரைப் பொறுத்த வரையில், இந்த வரி வசூலிப்புக்குக் கொஞ்சம் 'விடுமுறை' தந்து, தொழில் ஊன்றி நின்றவுடன், வகைவகையாக வசூலிக்க முற்படலாகாதா என்று கேட்க விரும்புகின்றேன்.

இத்தனை தடைகளையும் தாண்டி, சிறு தொழிலதிபர் ஒரு பொருளை உற்பத்தி செய்து விடுகிறார் என வைத்துக் கொள்வோம். (அச்சமயத்தில் கட்டாயம் அவருக்கு வீர விருது வழங்கிக் கௌரவிக்க வேண்டும்!) இப்போது தன் சரக்குகளை, மார்க்கெட்டில் விற்பனைப் படுத்தும் கட்டத்திற்கு வருகிறார். தொழில் என்றால் போட்டி இல்லாமல் இருக்காது. ஆனால் தன்னைப் போன்ற இன்னொரு தொழிலதிபரின் போட்டியைச் சமாளிப்பதற்குப் பதிலாக, அரசாங்கத்தோடேயே மோதி, போட்டியிட்டு நிற்கவேண்டிய, சங்கடமான நிலைக்கு ஆளாகி நிற்கிறார். சில குறிப்பிட்ட துறைகளில், (பயலட் ஸ்கீம்) (General Purpose workshop) எனப்படும் முன்னோடித் திட்டங்களைச் செய்து காட்டுதற்காக, அரசாங்க சிறு தொழில் பிரிவினர், விலை உயர்ந்த யந்திரங்களையும், மூலப்பொருள்களையும் கொண்டு, சிலவகைப் பொருள்களை உற்பத்தி செய்கின்றனர். பிற சிறு தொழில் முனைவர்களுக்கு வழிகாட்டுதற்காக என்ற உயர்ந்த நோக்குடன் ஆரம்பிக்கப்பட்ட இத்திட்டம், சிறு தொழிலதிபர்களின் வழியை மறைக்கும், லாப நோக்குடன் செயல்படுவதைக் குறிப்பிடாமல் இருக்க முடியாது. பிற பெருந் தொழில்களில் இருந்து வரும் தேவைகளை அறிந்து, குறைந்த விலையில் சரக்குகளை சப்ளை செய்ய முற்பட்டு, இந்த அமைப்புக்கள், சிறு தொழிலதிபர்களை முடக்குகின்றன. அரசாங்க இலாக்காக்களில் பெருஞ் செலவு செய்து யந்திரங்களை வாங்க முடிவதாலும், மூலப் பொருள்களை தமக்கு வேண்டிய அளவு ஒதுக்கிக்கொள்ள முடிவதாலும், அந்த அளவுக்கு மலிவாகப் பிறரால் உற்பத்தி செய்ய முடிவதில்லை. இதில் உள்ள நியாயபூர்வமான சிக்கல்களை, சம்பந்தப்பட்டோர் நன்கு அறிவர் என நம்புகின்றேன்.

இதிலிருந்து, சிறுதொழில் அதிபருக்கு, பருத்தி யெல்லாம் புடைவையாய்க் காய்த்துவிட வேண்டும் என்றோ, பலாப் பழத்தை அப்படியே சுளையாக, அலுங்காமல் நசுங்காமல் உரித்துத்தர வேண்டுமென்றோ சொல்ல வரவில்லை. அரசாங்கக் கொள்கைக்கும், அதனை நடைமுறைப் படுத்துவதற்கும் இடையே உள்ள இடரல்களையும் இன்னல்களையுமே சற்று மிகைப்படுத்திச் சொல்லி இருக்கிறேன். சிறுதொழில் ஒன்றைத் தொடங்க முன்வருபவரின், தூய நோக்கத்தைப் புரிந்து கொண்டு, அதன்பின், அவருக்கு எல்லாவகை ஆக்கங்களையும் அனுசரணைகளையும் தந்து, தக்க வழிகாட்டி, உதவி, அவரது இலட்சியத்தைப் பூர்த்திசெய்ய முற்பட வேண்டும் என்றும், சட்டங்களையும், நிபந்தனைகளையும் ஓரளவுக்குத் தளர்த்தி, ஆரம்பித்த தொழிலை நிலைக்கச் செய்ய வேண்டும் என்றும் வற்புறுத்துவதே என் நோக்கம். சிறு தொழில் அபிவிருத்தித்துறை மூலமாக தக்க ஆலோசனை வழங்குவதுபோல், மற்றொன்றையும் செய்யலாம். சிறு தொழிலைத் தொடங்க விரும்புவரின், விண்ணப்

பத்தைப் பெற்று, பதிவு செய்து கொண்டு, அதன் பின்னர், தொழிலக உற்பத்தியினைத் தொடங்கும் வரை இடையிலே உள்ள பல நடைமுறைத் தேவைகளை நிறைவேற்றித் தருதற்கென்றே ஆங்காங்கு தனியாக உயர்நிலை அதிகாரிகளை நியமிக்கலாம். நகராட்சி லைசென்சு, மின் இணைப்பு, மூலப்பொருள் தருவிப்பு, இயந்திர நிறுவனம் கடன் உதவி — முதலிய பல்வேறு கட்டங்களில் உள்ள தேவைகளைச் செய்து தர இந்த ஒரே அதிகாரி உதவலாம். ஒரு மாதத்திற்கு இத்தனை புதுத்தொழில்களை நிறுவ உதவுதல் என்ற இலட்சிய நோக்குடன் இந்த அதிகாரிகள் செயல்பட வேண்டும். ஆயுள் இன்சூரன்சு கார்ப்பொரேஷனில் ஒரு பாலிசி எடுக்க முன்வரும் புதிய நபரை, அந்தத்துறை அதிகாரிகள், எந்த அளவு பரிவோடு நடத்துகிறார்களோ, அந்த அளவு ஈடுபாட்டினை, இத்துறை அதிகாரிகள் கொள்ளவேண்டும்.

எந்த அரசாங்கத் திட்டமாயினும், அதன் வெற்றியும் தோல்வியும் அதனைச் செயல் படுத்தும் அதிகாரிகளின் திறமையையும் மனப்பாங்கையும் பொறுத்தே அமையும். சிறு தொழில்துறையில் பொறுப்பேற்று உழைக்கும் அதிகாரிகள், சட்டங்களையும் நிபந்தனைகளையும் காக்கும் காவலர்கள் என்ற மனப்பான்மையைவிட்டு, சலுகைகளையும் உதவிகளையும் பெறஉதவும் ஆர்வலர்கள் என்ற தொண்டு நோக்கினைக் கொள்ளவேண்டும். அந்தமாதிரி அதிகாரிகள் ஒரு தொழிற்பேட்டைக்கு வரும்போதெல்லாம் அங்கே விறுவிறுப்பும் சுறுசுறுப்பும் ஏற்படக் காணலாம். அவருக்குப் பின்னால் வருகிறவர், அந்த அளவு உற்சாகத்தைப் பின்பற்ற வில்லை என்றால் எல்லாம் தலைகீழாகிவிடும். அதுபோல, அரசாங்க அதிகாரிகளை உரிய வகையில் பயன்படுத்திக் கொள்ளுதற்கும் சிறு தொழில் முனைவோர் தயங்காது முன்வர வேண்டும். தமக்குள்ள பிரச்சினைகளை, அதிகாரிகளுடன் மனம் விட்டு விவாதித்துத் தக்க தீர்வுகாண இசையவேண்டும்.

கடைசியாக, சிறுதொழில் அதிபர்கள், தம்மைப்போன்ற பிற அதிபர்களுடன் நல்லுறவும், இணக்கமும் கொள்ளவேண்டும். தனியொருவராகத் தடுமாறுவதைவிட்டு, சங்கமாக, ஐக்கியமாக இணைந்து, பொதுப்பிரச்சினைகளுக்காக ஒன்றுபட வேண்டும். மதுரையில் இப்போது நடைபெறும் இக் கருத்தரங்கு இந்தவகையில் நல்லொளி காட்டும் எனக்கருதுகிறேன்.

சிறுதொழில்துறை என்பது ஊர் கூடித்தேர் இழுக்கும் ஒரு கைங்கரியம் போன்றது. தொழில் முனைவோர், அதிகாரிகள், வங்கிகள், ஆகிய அனைவரும் ஆளுக்கொரு வடம் தொட்டு, மூச்சுக்கட்டி இழுத்தால்தான், ஊர் சிறக்க, அந்தத் தேர் ஊர்வலமாக வரும். தேரை இழுத்துவருகையில், ஆங்காங்கு முட்டுக்கட்டையிட்டு, அதன் வேகத்தை ஒழுங்கு செய்து, உரிய திசையில் திருப்பி விடுவார்கள். அதைப்போல, சிறுதொழிலாகிய தேர்க்கும் முட்டுக் கட்டை போடுகையில், அந்தக் கட்டை, தேரை ஓட்ட உதவ வேண்டுமே தவிர, தேரோட்டத்தையே நிலைகுத்தி நிற்க விட்டுவிடக் கூடாது என்பதை மட்டுமே சுட்டிக்காட்ட விரும்புகிறேன். வாருங்கள், ஆளுக்கொரு வடத்தைத் தொடுவோம் !

GROWTH OF SMALL INDUSTRIES IN THE STATE

C. G. RANGABASHYAM, I A S.,

Chairman and Managing Director, SIDCO

The period after independence has been marked by rapid growth and development of Small Industries. The Government of Tamil Nadu and the enlightened entrepreneurial class have contributed in no small measure towards development of small industries during this period, in this State. Under the three five year plans, the Government of Tamil Nadu have established a number of Industrial Estates spread over in all the districts of this State. A number of Service Centres of different types have also been set up by the Government of Tamil Nadu, which were under the administrative control of the Directorate of Industries and Commerce upto end of 1965 and thereafter by the Tamil Nadu, Small Industries Corporation Limited, an undertaking of the Tamil Nadu Government. The sustained efforts of the Government of Tamil Nadu for the development of small industries in the State have yeilded encouraging results and there are at present as many as 20,000 small scale industries registered with the Department of Industries and Commerce besides a large number of industries in the unorganised sector.

Towards further acceleration of new industries and to assist the existing small industrial units, the Government of Tamil Nadu have now formed a new Company, named as Tamil Nadu Small Industries Development Corporation Ltd., (SIDCO) with representatives of both the Government and the Industries in its Board. The special feature of this Company is that it proposes to render various types of assistances that would be needed by Small Industries, under one single roof. Such assistance would include the following :

(1) Procurement of raw materials (iron and steel and other items like chemicals etc.) and their effective distribution to Small Industries.

(2) Assistance to the Small Scale Industrialists in importing the material required by them, by clubbing together the licences granted to a number of small units.

(3) Making indigenous machinery available to the small scale industrialists on hire purchase basis.

(4) Helping the small scale industrialists to construct industrial sheds at the site of their choice and also to allot constructed sheds on hire purchase basis to small industries.

(5) Participation in the share capital of small scale units. Loans will also be granted to small industries for acquisition of fixed assets.

(6) Providing technical consultancy cell for the benefit of Small Industrialists to start industries to suit their needs.

(7) Assistance to small industrialists by locating markets for their products both within the country and in foreign countries.

As a first step, the Company has taken over from the Directorate of Industries and Commerce, the Raw Material Depots established at Madurai and Coimbatore and also the Depot termed as "Servicing Corporation" located at Guindy, Madras. Requirements of the small industries have already been called for and compiled. Indents for Iron and Steel have been placed with Joint Plant Committee and regular procurement and distribution commenced already.

The Company has also commenced initial work on all the other items of objectives. It is hoped that ere long, the utility and usefulness of the Company will be recognised by all concerned.

1967–68 ஆம் ஆண்டுவரை, சிறுதொழில் டைரக்டரேட்டில் பதிவு செய்யப் பட்டுள்ள சிறுதொழில் யூனிட்டுகளின் எண்ணிக்கை 120000 க்கு மேல். 1962 இல் இது 37000 ஆக மட்டுமே இருந்தது.

1967–68 ஆம் ஆண்டுகளில் சிறு தொழில் துறைக்காக, தவணை முறையில் வழங் கப்பட்ட இயந்திரங்களின் மதிப்பு ரூ. 3. 8 கோடி.

SUBSIDISED CONSULTANCY SERVICE FOR SMALL SCALE INDUSTRIES BY NATIONAL PRODUCTIVITY COUNCIL

V. SRINIVASAN,

Honorary Secretary, Madurai Productivity Council

In our national economy, Small Scale Sector is growing in importance.. It has successfuly developed a number of items which were hitherto being imported into our country. It has also been able to make a signicant contribution in conserving the foreign exchange through import substitution. There are several products in our country which are to a large extent produced by our Small Scale Industries only. The production of the Small Scale Sector in several other products like Wire nettings & Wire mesh, Rolling Shutters, non-ferrous metal bushes, polythene tubing, machine screws, upholstery coil springs, mechanical toys, spectacle frames, metal clad switches etc. accounts for approximately 50% of our total industrial production.

Lot of efforts are being taken in expanding the activities of production of the Small Scale Industries. In this context it is quite appropriate to direct our efforts also to improving the productivity, in these industries.

National Productivity Council (NPC autonomous Society established by Government of India in 1958) has been rendering yeoman service in offering the training and consultancy services for improving the overall productivity of industrial enterprises. These services are well utilised by medium and large scale industries.

The management of a Small Scale Industry for profitability requires great versality and job knowledge on the part of the entrepreneur. With the limited capital available the task of operating the small industry successfully and efficiently requires special abilities. Care has to be taken of all the aspects of Industrial and Business Management as applied in a small sphere. It will be difficult to employ experienced Engineers Technicians and Professional Managers, by Small Scale Industrialist for receiving expertise know-how.

Considering this aspect it will be most advantageous for the Small Scale Entrepreneur to utilise the *consultancy services offered by the*

National Productivity Council for improving the overall productivity of the enterprises. In view of the difficulty encountered by the entrepreneur to pay for it, the utilisation of such good consultancy services has been limited.

The Tamilnadu Industrial estate association and Small Industries Management association, Tamilnadu have pioneered in securing financial aid of the Government of Tamilnadu for making such consultancy services from the National Productivity Council available to the Small Scale Industries.

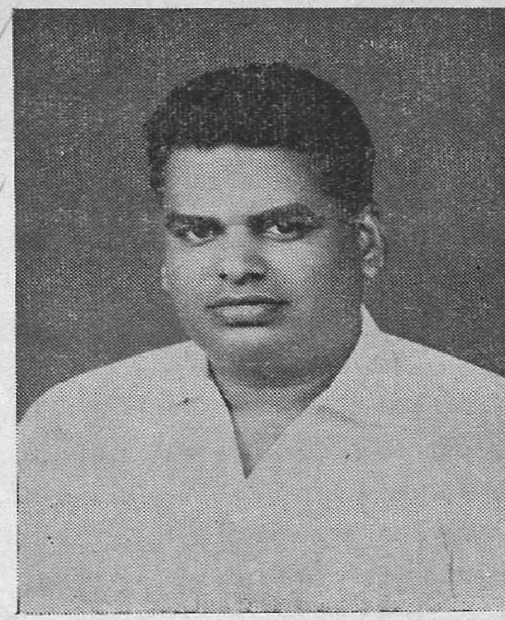
By this special scheme, registered Small Scale Industrialists will be eligible for consultancy service of the National Productivity Council at a subsidised rate. 50% of the total consultancy changes of the National Productivity Council will be subsidised by the Government of Tamilnadu, during the year 1970-71. The Government subsidy rate will be diminishing by 10% every year during the succeeding financial years.

Apart from overall diagnostic service for the enterprise, NPC can provide consultancy service in most of the technomanagerial areas. It has built up specialised knowledge and expertise, specially in the following fields :

Costing Methods and Financial Management ; Cost and Budgetary control ; Materials Management or Inventory Control; Plant Layout and Materials Handling ; Workloads and Staffing Studies ; Production Planning and control; Waste Reduction; Incentives and Wage Determination; Work-Study; Organisation and Methods; Programme Evaluation & Review Technique (PERT) ; Job Evaluation; Fuel Efficiency; Personnel Management; Industrial Relations; Preventive Maintenance; Marketing.

It is earnestly hoped that Small Scale Industrialists in Tamilnadu will avail of this subsidised consultancy services now available to improve the overall productivity in their industries for better profits. The details regarding the subsidised consultancy services are available with all local Productivity Councils at Madras, Trichy, Salem, Coimbatore, Madurai and Tirunelveli.

சிறுதொழில் துறை-ஒரு கண்ணோட்டம்



எம். ஏகாம்பரம்,
உதவி இயக்குநர்,
தொழில் வணிகத் துறை, மதுரை.

அருகுபோல் வேரோடி ....

இன்று நம் நாட்டில் தொழிற்சாலைமூலம் உற்பத்தியாகிவரும் பொருள்களில் மூன்றில் ஒருபகுதி, சிறுதொழில் துறைமூலம் உற்பத்தி செய்யப்படுகின்றன என்பதிலிருந்து சிறு தொழில்களுக்குள்ள பொருளாதார முக்கியத்துவத்தை அறியலாம்.

ஆல்போல் தழைத்து..!

சிறுதொழில்களை நாடெங்கும் பரவலாக அபிவிருத்தி செய்வதற்கான திட்டம் ஒன்றினை, இந்தியாவுக்கு 1953–54 இல் வருகை புரிந்த போர்டு நிறுவனக் குழுவினர் (Ford Foundation Team) பரிந்துரைத்ததின் விளைவாக, இந்திய அரசு ஏற்றுக்கொண்டது. (The Small Scale Industries Board) அமைக்கப்பட்டது. சிறுதொழில் அபிவிருத்திக்கெனத் தனி ஆணையர் ஒருவர் நியமிக்கப்பட்டார். மாநில அரசுகளும், சிறுதொழில் வளர்ச்சியில் போதிய அக்கறை கொள்ளும் அளவிற்கு நாடெங்கும் ஆக்கம் தரப்பட்டதால், கடந்த 16 ஆண்டுகளில் சிறுதொழில் துறை அருகுபோல் வேரோடி, ஆல்போல் தழைத்துவருகிறது.

இன்று நாடெங்கும், எண்ணற்ற பொருள்களை பரவலாக உற்பத்திசெய்யும் சிறுதொழில் கூடங்கள் விரிந்து பரவியுள்ளன. மாநில சிறுதொழில் இயக்குநரிடம் பதிவுசெய்து கொண்டு, இயங்கிவரும் நிறுவனங்கள்

நாளுக்கு நாள் பெருகிவருகின்றன. 6 வருடங்களுக்கு முன் இவ்வாறு பதிவான நிறுவனங்களின் எண்ணிக்கை 59 ஆயிரம். இப்போது இது 120 ஆயிரங்களாகி விட்டது!

மூலதன முதலீடும் உற்பத்தியும் :

சிறுதொழில் துறைகளில் முதலீடு செய்யப்படும் மூலதன அளவும், அவற்ருல் உற்பத்தி செய்யப்படும் சரக்குகளின் அளவும் பொதுவாய் பெருகிவருகின்றன. என்ருலும் மின்சார, இயந்திரப் பொறியியல் துறைகளில் இப்பெருக்கம் மிகுதியாகப் புலப்படுகிறது. பதிவு செய்யப்பட்ட சிறு தொழில் கூடங்களின் மூலமாக உற்பத்தி செய்யப்பட்ட பொருள்களின் மதிப்பு, 1960 இல் ரூ. 6350 மில்லியன் தான். ஆனல் இது 1963 இல் ரூ. 8475 மில்லியனுக உயர்ந்து, அண்மையில் ரூ 10,000 மில்லியனைத் தாண்டியிருக்கக் கூடும் என்று மதிப்பிடப்படுகிறது. இவற்றின் மூலதனம், இதே காலக்கெடுவில், ரூ. 1587 மில்லியனிலிருந்து, ரூ. 2000 மில்லியன் வரை உயர்ந்திருக்கிறது. இச்சிறு தொழில்கள் 147 மில்லியன் பேருக்கு வேலை வாய்ப்பளித்துள்ளன. சிறு தொழிற்சாலைகள் தரும் இது மொத்த வேலை வாய்ப்பில் 35 சதவீதமாகும். மூன்ரும் ஐந்தாண்டுத்திட்ட காலத்தில் மட்டும் ஏறத்தாழ 20 லட்சம் பேருக்கு வேலைவாய்ப்பு ஏற்படுத்தித்தரப்பட்டது என மதிப்பிடப்பட்டிருக்கிறது. நான்காம் திட்டகாலத்தில் இது இன்னும் உயரக்கூடும்.

திட்டத்தில் ஒதுக்கீடு :

நமது தேசியப் பொருளாதார அமைப்பில், சிறு தொழில்களுக்குரிய முக்கியத்துவம் உணரப்பட்டு, நம் ஐந்தாண்டுத் திட்டங்களில் போதிய கவனமும் செலுத்தப்பட்டுள்ளன. முதல் திட்டகாலத்தில், சிறுதொழில் அபிவிருத்திக்கென ரூ. 50 மில்லியன் மட்டுமே ஒதுக்கப்பட்டது இது இரண்டாம் திட்டகாலத்தில் ரூ 556 மில்லியனுக உயர்த்தப்பட்டு, மூன்ரும் திட்டகாலத்தில் ரூ. 1142 மில்லியனுக மிகுதிப்படுத்தப்பட்டது. நான்காம் திட்டகாலத்தில் இத்துறைக்கென ரூ. 1650 மில்லியன் ஒதுக்கீடு செய்யப்பட்டுள்ளது இதில் ரூ. 1200 மில்லியன், சிறுதொழில் அபிவிருத்திக்கும், ரூ. 250 மில்லியன் தொழில் பேட்டை அமைப்புக்கும், ரூ 200 மில்லியன் கிராமப்புறத் தொழில்களுக்கும் என வகுக்கப்பட்டுள்ளன. இத்திட்டங்களின் பயனுக, இன்னும் ஐந்தாண்டுகளில், தொழில் துறையானது இருமடங்கு பெருகும் என எதிர்பார்க்கலாம்.

உதவிக்கு என அமைப்புகள்

சிறுதொழில்களின் அபிவிருத்தி என்பது அந்தந்த மாநில அரசுகளின் பொறுப்பே ஆகும் என்ருலும் மத்திய அரசும் விசேடக் கவனம் செலுத்துகிறது. சிறுதொழில் முனைவோர்க்கு உதவிசெய்யும் மாநில அரசுத் திட்டங்களுக்குப் பக்கபலமாக, சிறுதொழில் அபிவிருத்திக் கமிஷனர் நிறுவனத்தையும்,

தேசீய சிறுதொழில் கார்ப்பொரேஷனையும்] மத்திய அரசு அமைத்துள்ளது. பொருளாதார சர்வே நடத்துதல், புதுமுறை யந்திர சாதனங்கள், கருவிகள், செய்முறைகள் ஆகியவற்றை விளக்கிக்காட்டுதல், சிறுதொழில் சேவை நிலையங்கள், பயிற்சிக் கேந்திரங்கள், சுற்றிவரும் தொழிற்கூடங்கள் ஆகியவற்றின் மூலம் தொழில் நுணுக்கப் பயிற்சி அளித்தல், சிறுதொழில் அதிபர்க்குப் பல்துறைப் பயிற்சி அளித்தல்,ஆகிய எண்ணற்ற நலன்களை சிறுதொழில் அபிவிருத்திக் கமிஷனர் கண்காணிக்கிறார். தவணைமுறையில் யந்திரங்கள் வாங்க உதவுதல், மத்திய அரசின் ஸ்டோர் கொள்முதல் திட்டத்தில் பங்கேற்றல், சிறுதொழில் துறையில் உற்பத்தியான பொருள்களைக் கொண்டு உள்நாட்டிலும் வெளிநாட்டிலும் பொருட்காட்சி நடத்துதல், டிசைன் அபிவிருத்தி முதலியவற்றால் புதிய கண்டுபிடிப்புகளுக்கு ஆக்கம் தருதல், மாதிரி உற்பத்திக் கேந்திரங்களை நடத்துதல் முதலிய துறைகளில் தேசீய சிறுதொழில் கார்ப்பொரேஷன் கவனம் செலுத்துகிறது.

மாநிலங்களில் உள்ள சிறுதொழில் இயக்குநர்கள் மாநில உதவிக்குரிய தொழில்களைப் பொறுத்தவரையில் அவற்றிற்கான கடன் உதவிகளை நல்குதல், மூலப்பொருள், மின்சக்தி, போக்குவரத்து வசதி ஆகியவற்றை ஏற்படுத்தித் தருதல், தொழிற்பேட்டைப் பராமரிப்பு, தொழிலக இட ஒதுக்கிடு, இவற்றைக் கவனிப்பதோடு, இறக்குமதி லைசென்சு பெறவும் மூலப் பொருள் தருவிக்கவும், உபரி உறுப்புக்கள் வாங்கவும் தேவைப்படும் சான்றிதழ்களை வழங்குவர். சிறுதொழில் முனைவோர்க்கான பயிற்சிகளையும், கூட்டுறவு முறையில் இயங்குதற்கான அமைப்புக்களையும் அளிக்க இவர்கள் உதவுவர்.

இதுதவிர, ஸ்டேட்பாங்கும், இதர வணிக வங்கிகளும், சிறு தொழில் முனைவோர்க்கென, குறுகியகால, மத்திமகால, நீண்டகாலக் கடன்கள் பலவற்றிற்குவழி செய்துள்ளன. இவையெல்லாம் மத்திய மாநில அடிப்படையில் இத்துறைக்கு வழங்கப்படும் உதவிகளாகும்.

தேசீய சிறுதொழில் கார்ப்பொரேஷன் :

சிறுதொழில் துறைக்கான யந்திரங்களைத் தவணை முறையில் கொள்முதல் செய்வதற்கு, தேசீய சிறுதொழில் கார்ப்பொரேஷன் ஆற்றிவரும் பணியைச் சிறப்பாகக் குறிப்பிடவேண்டும். 1968 வரை, இந்தக் கார்ப்பொரேஷன், ரூ. 275 மில்லியன் மதிப்புள்ள 17000 யந்திரங்களை தவணைக் கொள்முதல் முறையில் வினியோகித்திருக்கிறது. இதுதவிர, மத்திய அரசின் ஸ்டோர் கொள்முதல் துறையில் (Central Government Stores Purchase) ஒப்பந்தம் பெற்றிருக்கும் சிறு யூனிட்டுகளுக்கெல்லாம் நல்லாக்கம் தருகிறது. மத்திய அரசின் ஸ்டோர் கொள்முதல் திட்டத்தில் பங்குபெற இதுவரை 16 ஆயிரம் யூனிட்டுகள்வரை, பதிவுசெய்து கொண்டுள்ளன. இதன்மூலம், ரூ. 1200 மில்லியன் மதிப்புள்ள 21000 மத்திய அரசு சப்ளை ஒப்பந்தங்கள் பூர்த்தியாகி உள்ளன.

புதிய தொழில்களைத் தொடங்கவோ, ஏற்கெனவே ஆரம்பித்துள்ள தொழிலைப் புதுமைப்படுத்தவோ, தவணை முறையில் இயந்திரங்களை வாங்கலாம். மத்திய அரசைப்போலவே, மாநில அரசுகளும் இவ்வகையில் உதவுகின்றன. தேசீய சிறுதொழில் கார்ப்பொரேஷனின் திட்டத்தின் கீழ் ஒரு யந்திரத்தைக் கொள்முதல் செய்யவேண்டுமானால், அதன் விலைமதிப்பில் 20% தொகையை முன் எச்சரிக்கைப் பணமாகக்கட்டி (earnest money) எஞ்சிய தொகையை 7 ஆண்டுக் காலத்தில் செலுத்தவேண்டும். இத்திட்டம் பலருக்கு ஒரு வரப்பிரசாதமாக உதவிவருகிறது.

மூலப்பொருள் தேவை:

சிறுதொழில் துறைக்கு, பல்வகை மூலப் பொருள்கள் தேவைப்படுகின்றன. இவற்றுள்

1. சில, உள்நாட்டில் தாராளமாகக் கிடைக்கக்கூடியவை.

2. சில, உள்நாட்டுப் பொருள்கள் என்றாலும் தாராளமாகக் கிடைக்காதவை.

3. சில இறக்குமதி செய்யப்படுபவை

உள்நாட்டில் தாராளமாகக் கிடைக்கக்கூடிய மூலப்பொருள்களைப் பெறுவதில் எவ்விதச் சிக்கலும் இல்லை. இவற்றின் வினியோகத்தில் பங்கீடு, பற்றுக்குறை முதலிய தொந்தரவுகளும் இல்லை. எனவே இவற்றை பகிரங்கமாகச் சந்தையில் வாங்கிக் கொள்ளலாம். எஃகுத் தகடுகளில் கூட, மெல்லிய வகை B. P. ஷீட்டுகள், M. S. பிளேட்டுகள், G P. ஷீட்டுகள், G. C. ஷீட்டுகள் முதலிய சில ரகங்கள் தவிர, பிற எல்லாம் கட்டுப்பாடின்றிக் கிடைக்கின்றன.

உள்நாட்டுக் கச்சாப்பொருளே ஆயினும், பற்றுக்குறையாயிருந்தால் அவை மாநில சிறுதொழில் இயக்குநர்கள் வழியே கோட்டா முறையில் பங்கீடு செய்யப்படுகின்றன.

தாராள இறக்குமதிக் கொள்கையைக் கடைப்பிடிப்பதின் மூலம் சமீப காலத்தில் சிறுதொழில் துறைக்கு வேண்டிய வெளி நாட்டுப் பொருள்கள் ஓரளவு கணிசமாகக்கிடைக்க வகை செய்யப்பட்டுள்ளது.

1966—67 ஆம் ஆண்டில், சிறுதொழில் துறைக்கான உபரி உறுப்புக்கள், மூலப்பொருள்கள் என்பன ரூ. 780 மில்லியன் பெறுமான அளவுக்கு இறக்குமதி செய்யப்பட்டன. அதற்கு முந்திய ஆண்டில் ரூ 44 மில்லியன் பெறுமானமுள்ள பொருள்களுக்கே இறக்குமதி லைசென்சு வழங்கப்பட்டது என்ற விபரத்தோடு ஒப்பிடுகையில் அரசாங்கத்தின் தாராளமனது புலப்படுகிறது. இதுபோலவே இயந்திரங்கள், உபரி உறுப்புக்கள், மூலப்பொருள்களை இறக்குமதி செய்வதற்கான நடைமுறை விதிகளும் இலகுவாக்கப்பட்டுள்ளன.

அரசின் கொள்முதல் முறை

சிறுதொழில்களில் உற்பத்தியாகும் பொருள்களில் தனக்கு வேண்டியவற்றைக் கணிசமான அளவுக்கு வாங்கிக்கொள்ளும் திட்டத்தை சிறுதொழில் கார்ப்பொரேஷன் மூலம் அமுலாக்கிவருகிறது. இவ்வகையில் 17 ஆயிரத்துக்கு மேற்பட்ட சிறுதொழில் யூனிட்டுகள் அரசாங்கத்துடன் ஒப்பந்தம் செய்துகொண்டுள்ளன. இதுபோல் DGS&D கொள்முதலில், 100 இனங்களுக்கு மேல் சிறுதொழில் துறையினரால் சப்ளை செய்யப்படுகின்றன.

வெளிநாட்டு ஏற்றுமதிக்கும் போதிய ஊக்கம் தரப்படுகிறது. வெளிநாட்டுச் சந்தைகளைப்பற்றிய விபரங்கள், ஏற்றுமதி ஒழுங்குகள், வெளிநாட்டு வணிக நடைமுறை விபரங்கள், நிதி, செலாவணி விஷயங்கள், டெண்டர் கோரும் முறை ஆகிய பல செய்திகளை அரசாங்கம் சிறுதொழிலதிபர்களுக்கு வழங்குகிறது. இவ்வகையில் நம் நாட்டில் இதுவரை 1000 யூனிட்டுகளுக்கு மேல் பயன்பெற்றுள்ளன. விவசாயக் கருவிகள், G. P. ஷீட் பொருள்கள், வைத்திய உபகரணங்கள், எஃகு பர்னிச்சர்கள், சைக்கிள்கள், பூட்டுகள், உபரி உறுப்புகள், மின் உறுப்புகள், வர்ணங்கள் பூச்சுகள் முதலியன இப்போது ஏற்றுமதிச் சந்தை பெற்றுள்ளன.

பயிற்சி வசதி

சிறுதொழில் அதிபர்கள், காலத்தோடொட்டிய பொருளாதார, நிதி விஷய அறிவும், உற்பத்தி, தொழில் நுணுக்க அனுபவமும் பெறுவதற்காக, அவர்களுக்கு, தக்க அதிகாரிகளையும் நிபுணர்களையும் கொண்டு நிர்வாக முறைப் பயிற்சிகள் அளிக்கப்படுகின்றன. இப்பயிற்சிகளுடன் பல தொழில் நுணுக்கத் தேர்ச்சிக்கும் வகை செய்யப்படுகின்றன. அவை வருமாறு—Shop practice Course, Trade oriented Course, Process oriented Course, Product oriented Course, and Miscellaneous Course இவை தவிர் சுற்றிவரும் தொழிற் சாலைகள் (Mobile Workshops) ஆங்காங்கு வந்து பலதுறைப் பயிற்சிகளையும் செய்முறைகளையும் காண்பிக்கின்றன. மாநில அரசுகளின் மேற்பார்வையில் தரப்படும் பயிற்சிகளும் இவ்வகையில் சிறுதொழிலதிபர்களுக்கு உதவியாக உள்ளன.

சிறுதொழில்கள் செழிக்கவும், நிலைக்கவும் மத்திய, மாநில அரசுகள் வகுத்துள்ள திட்டங்களை எல்லாம் நன்கு பயன்படுத்திக்கொள்ள சிறுதொழில் முனைவோர் முற்படவேண்டும். கிராமியச் சார்புத் தொழில்களைத் தொடங்க அரசுதரும் ஆக்கங்களையெல்லாம் ஏற்றுக்கொண்டு நம் நாடெங்கும் பரவலாகச் சிறுதொழில் வளர உழைக்கவேண்டும். அப்போது சிறுதொழில் என்பது, சீரிய தொழிலாக உயர்ந்து, நம் நாட்டும் பொருளதாரத்தின் உயிரோட்டமாகப் பெருமை எய்தும். வளர்க சிறுதொழில்! வளம்பெறுக இந்தியப் பொருளாதாரம்!

IOB's Lendings to Small-Scale Industry

Small-Scale Industry ranks high up in the order of priority in IOB's credit programming. The Bank caters to both short and medium term credit requirements of small industrial units The small-Scale industries financed by the Bank fall under two categories:

(i) Industries which are seasonal in character like cashew processing and fireworks manufacturing and
(ii) industries which are non-seasonal like engineering, handlooms, chemicals etc.

A sizeable chunk of the Bank's total advances in India goes to small-Scale industry. As proportion of aggregate credit, the Bank's lendings to this sector formed 19.2% in August 1970 against only 10.7% for all public sector banks taken together.

As on the last Friday of September 1970, the Bank's advances to Small-Scale industries of both categories amounted to Rs. 10.06 crores. There were about 3200 small Industrial borrowing accounts in the books of the Bank. The Bank has also assisted a number of road transport operators of small means.

IOB's Finance for Small-Scale Industries

(Limits & Outstanding in Rs. lacs)

As on the last Friday of September 1970

Category	No. of accounts	Limits Sanctioned	Balances outstanding
I Road transport operators	220	34	24
II Small-Scale industry :			
a) seasonal Small scale industry	200	997	342
b) Non-Seasonal Small-Scale sndustry	3003	1492	664

In processing loan applications from the small production sector the Bank has always adopted a sympathetic approach. The deciding factor is the viability of the project posed for finance and the amount of advance sanctioned is related to actual need. There are instances wherein the Bank has assisted qualified entrepreneurs with hardly any capital to set up flourishing small industrial units.

Industrial Appetite of Madurai

V. P. R. GANGARAM DORAIRAJ
PRESIDENT
Madura-Ramnad Chamber of Commerce, MADURAI

Tamil Nadu is occupying the third place on the Industrial map of India, coming after West Bengal and Maharashtra. The pattern of industrial development of Tamil Nadu is different from that of the relatively advanced states of West Bengal and Maharashtra, in that it is the result not of the wealth of natural resources, which makes the establishment and progress and certain key industries inevitable, but of the combination of wise State policies and energetic enterprise which makes for the best use of the meagre resources available in the first instance and steady and rapid progress in the latter stages. The physical resources basis of Tamil Nadu is ostensibly weak. It is deficient in key minerals essential for rapid economic development on modern lines. In recent years this picture has changed. There is reason to believe that Tamil Nadu will be shortening the leeway which now exists between it and West Bengal and Maharashtra, if only the tempo of progress recorded in the past could be sustained. Tamil Nadu's capacity for future industrial growth will improve considerably when the integrated Steel Plant on Salem Iron ore and Neiveli Lignite commences production.

NEED TO ERADICATE REGIONAL IMBALANCES :—

There is a certain amount of concentration of industries in Madras and Coimbatore in Tamil Nadu. There is urgent need to eradicate such regional imbalances by taking steps for the dispareion of industries on an even scale. Though the main factors governing the location of industries are techno-economic considerations like proximity to raw materials sources, transport facilities, availity of water, power and labour and proximity to the market, there is need to set up such industries in under-developed areas on sociological grounds. The Government must strive to improve the infrastructure in under-developed areas which is essential pre-requisite for the development of industries.

MAJOR INDUSTRY FOR MADURAI :—

Madurai, the "Emporum of MODOURA" referred to by Megasthenes and by Pholemy, which carried on commerce with the Greek and the Roman Empire in the ancient days, woefully lacks a major industry, except perhaps the Cotton

Textile industry. The establishment of a major indus'ry in Madurai will go a long way in brightening the image of Madurai in the industrial horizon of Tamil Nadu. This provide scope for the setting up of a network of small scale industries and ancillary industries in the region. We are delighted to note that the Honourable Minister for Industries Government of Tamil Nadu, has recently announced that a major industry would be set up in Madurai, but has not mentioned particulars of the major industry. We are confident that the Honourable Minister, will disclose the particular of that major industry at the Seminar and receive the ovation of the entrepreneurs.

NEED FOR AN ELECTRONIC INDUSTRY :—

The report submitted by the Bhabha Committee on Electronics, recommended an annuel target of Rs. 300 crores for the cutput of electronic equipment Rs. 84 crores for the output of components and Rs. 28 crores for the output of materials to be achieved by 1975. We are miles and miles away from these goals, because our production of electronics equipment has increased only at snails pace over the last five years from around Rs. 30 crores to about Rs. 63 crores. According to the information furnished by the Union Minister for Information and Brodcasting, the Indian Electronic Indus'ry-has grown at an annual rate of nearly 30 percent and at the present rate of growth, production during 1974—75 would be of the value of Rs. 500 crores. It has been estimated that the demand for electronic equipment in this country might be in the region of Rs. 1,700 crores. The gap between production and demand is huge, which can be bridged only by systematic planning. It is pertinent to point out that the working group on the electronic complex had reported that Electronics in South India has not even touched the fringe compared to the moderate and rapid growth in other regions. It is paradoxical that even though 80 percent of the rural areas in Tamil Nadu has been electrified the electronic industry has not made any headway. Hence the urgency to establish an Electronic Industry in Tamil Nadu which should be set up in Madurai with a view to make good the deficiency in the industrial development of the Madurai region.

HYDRO-SULPHITE OF SODA PLANT :—

Hydro-sulphite of Soda is an important raw material for the Dyeing industry, and Madurai is an important centre for this industry, since the Handloom industry of Madurai is a major consumer of Dyes.

Therefore Madurai has a legitimate claim for the location of Hydro-sulphite of Soda industry there. This will satisfy the requirements of the Dyeing industry of this region.

ELECTRIC BULB FACTORY AT SAMAYANALLUR :—

After the dismantling of the Thermal Power Plant at Samayanallur, we have been pressing on the Government to set up an Electric bulb manufacturing unit at Samayanallur with a view to meet the growing demand of electric bulbs in this region, This will bring madurai nearer to Madras and Coimbatore in the matter of industrial development.

AGRO-BASED INDUSTRIES :—

In view of the abundent availability of agricultural raw materials, the setting up of agro-based industries requires urgent considerstion, and this will help to solve the unemployment problem to a great extent. This will also stimulate rural economy, which in turn will promote investment opportunities.

SEMINAR AND FOLLOW-UP ACTION :—

A seminar on industries was conducted in Madurai, in August 1963, and valuable work was done for promoting industries in Madurai. Since there was no follow-up action, the estimated progress in the industrial set up could not be achieved and consequently the image of industrialised Madurai could not be brightened. Therefore it is all the more necessary that follow-up action should be taken for implementing the decisions of this Seminar. It is our fervent wish that the Government of Tamil Nadu will focuss its attention on the deliberations of this Seminar and take suitable steps to translate the proposals into action for the development of industries in Madurai, so that Madurai may find its due place on the industrial map of Tamil Nadu.

சிறு தொழில் துறைகளில் இருந்து, மத்திய அரசாங்க இலாகாக்கள் கொள்முதல் செய்து கொண்ட பண்டங்களின் மதிப்பு 1960–61 இல் ரூ 6. 5 கோடி தான். இது 1967–66 இல் ரூ 26. 2 கோடியாக் உயர்ந்தது.

1960–61 இல் பூர்த்தி செய்யப்பட்ட தொழில் பேட்டைகளின் எண்ணிக்கை 66. ஆனால் 1967–68 இல் பூர்த்தியான தொழில் பேட்டைகள் 360 ! நாடெங்கும் கட்டி முடிக் கப்பட்ட 8800 ஷெட்டுகளில் 6000 ஷெட்டுகள் உபயோகத்தில் உள்ளன. இத்தொழிற் பேட்டைகளில் உள்ள தொழில்கள் 70000 பேருக்கு வேலை வாய்ப்பளித்துள்ளன.

இத்தொழிற்பேட்டைகளின் மூலம் ஆண்டு தோறும் உற்பத்தியாகும் பொருள் களின் மதிப்பு ரூ 93 கோடி.

The Role of N. S. I. C. in the Development of Small Scale Industries

In a welfare society, the multi-faceted activities of the State are absolutely compelling. In India too, after the attainment of Independence, for economic emancipation based on social justice, the States patronage in various fields besides its own direct participation in different sectors of economy has become inescapable. It is an accepted doctrine that for fuller exploitation of human and natural resources, a breakthrough from conventional system to modern lines with increasing division of labour, greater emphasis on industries, full scale application of technological and scientific innovations, liberal inputs of capital for social services are required to be adopted. These involve efforts of gigantic proportions by the people in every walk of life in general with right type of sustained leadership in guiding the nation and its destiny on healthy lines.

For self sustaining economy with inbuilt capacity for continuous growth, the well-planned industrial development is a pressing pre-requisite. While heavy industries and huge techno-scientific-complexed projects lay strong foundation for industrial take off, for conditions peculiar to India the necessity for developing small scale industries was rightly felt equally important. Considering the enormity of advantages inherent in the development of small scale industries, the Government of India laid down a comprehensive policy for harmonious and scientific growth of Small Scale Industries in the country. In accordance with this policy, a well knit web of various organisations with a Central Board of Small Scale Isdustries and the Office of the Development Commissioner (SSI) as Apex Bodies were set up. In this texture the N.S.I.C. also occupies a distinct position having specific functions assigned to it for the growth and assistance of small scale units all over the country.

GOVERNMENT PURCHASE ACTIVITY :

The N.S.I.C. was first set up early in 1956 in its molecular form with a view to assisting the small scale units for greater participation in the

Central Government Stores Purchase Programme and to help them in securing contracts from the DGS & D, the single largest purchaser on behalf of various departments of the Central Governmest. Under this activity various types of assistance are rendered to Small Scale Units which are enlisted under this scheme such as free distribution of tender sets, exemption from the payment of security deposits against contracts obtained, technical assistance for timely execution of orders, arranging of credit facilities from the State Bank of India for the purchase of raw material required for the execution of the contracts etc. etc. The small scale units enlisted under this scheme enjoy a price preference up to a maximum of 15% over the rates quoted by the large and medium scale units against tenders in which both take part. Besides, in order to arrange separate ground for healthy competition among small scale units themselves and to make them free from the competing strength of large-scale units, a list of 166 items are exclusively reserved to small scale industries from whom only these items are procured by the DGS & D and its Regional Offices. In Madras State the number of units enlisted under this scheme has gradually increased from year to year until it rose to its present No. of 1866 as on May 1970.

HIRE PURCHASE ACTIVITY:

In course of time, with various changes that came in the way due to large-scale modernisation and standardisation of production, the small scale units felt the acute necessity of capital equipments and machineries to keep themselves abreast with the changed climate. The Small Scale Units are proverbially so weak as they cannot afford easily for costly equipments. The small entrepreneurs with genius to conceive new lines of production venture do not find their plans coming to fruition in the absence of capital required for the purchase of machinery and equipment. With a view to solving this problem the Corporation undertook another scheme known as Hire Purchase Scheme, under which the long felt urge of small scale units for their machinery requirements is met with. Machines and equipments both indigenous and imported from the suppliers of the choice of the small scale units themselves are supplied under this scheme on easy and convenient instalment basis against a mere initial payment of 20% cost thereon as Earnest Money Deposit. The outstanding feature of this scheme being that no collateral security or any guarantee of whatsoever nature is called for, for supplying the machinery requirements of the units save

the recommendations of the concerned State Directorate of Industries. The Hire Purchase cost of the machines supplied is recovered in 7 and 5 years of 13 and 9 instalments for graded and ungraded machines respectively. The first instalment is payable after one year from the date of delivery and the subsequent instalments once in every six months thereafter. The rate of interest chargeable is 7%. To meet its administrative expenditure, the Corporation charges once only at a flat rate of 6% on the CIF cost in case of imported machines and on FOR cost in case of indigenous machines. Under this scheme all types of machines excepting those that are banned are supplied from Rs. 750/- to 4 lakhs in the case of indigenous machines, Rs. 5.50 lakhs in the case of imported machines and Rs. 6.50 lakhs in the case of both imported and indigenous machines for every single small scale unit.

In order to encourage more entrepreneurs with limited resources to start small industries, NSIC has liberalised its terms and conditions as under, regarding the payment of Earnest Money Deposit, Service Charges etc., in cases where the hire purchase applications are received, accepted and the Earnest Money Deposits are paid by them *before* 31.3.71.

i) The Earnest Money Deposit will be 10% for indigenous machinery and 5% for imported ones. (These rates will apply to all cases where earnest money deposit was originally applicable at 20%, 30% and 50%). In the case of indigenous machinery, 5% of the Earnest Money may be paid in cash and the balance 5% offered in the shape of a bank guarantee.

ii) The Service Charges will be 2% instead of 6%.

iii) The Clearing Charges will be 1½% instead of 3½.

The terms of the Hire Purchase Scheme have been deliberately so framed as to make the scheme itself extremely convenient and within the easy reach of all types of Small Industrialists. Within the short span of 14 years of operation of this scheme, the Corporation has supplied machineries both indigenous and imported from various countries such as America, U. K., France, Belgium, Italy, Austria, Switzerland, West Germany, Japan, Denmark, East European countries etc. etc. worth about Rs. 40 crores comprising of 22,000 machines (approximately) all over the country. This tremendous record of its achievement bears ample testimony

to the popularity of the scheme and the great amount of benefits that is being derived by the Small Scale Units.

In Madras State alone 1002 units have been supplied with various types of machineries worth Rs. 5.81 crores.

The district-wise distribution of assistance in this respect is tabulated as follows :

Name of the District	*No. of units*	*No. of machines*	*Value*
1. Madras City	476	1385	3,76,85,034.00
2. Salem	98	211	24,04,564.14
3. Nilgiris	4	6	34,950.75
4. Chingleput	11	67	8,37,378.41
5. North Arcot	32	85	10,25,045.75
6. South Arcot	54	97	10,03,157.05
7. Dharmapuri	8	17	67,783.44
8. Tanjore	50	104	7,53,900.62
9. Trichy	41	125	16,93,985.77
10. Ramnad	43	79	42,83,722.30
11. Kanyakumari	13	44	5,64,256.61
12. Madurai	48	56	31,83,091.07
13. Tirunelveli	17	27	4,17,814.63
14. Coimbatore	107	175	48,85,893.44
Total :	1002	2478	Rs. 5,81,40,576.98

The Government Purchase and Hire Purchase activities though important functions as they are, the Corporation undertakes various other activities for the assistance of Small Scale Units such as establishment and running of PTCs for rendering technical training to the workers sponsored by Small Scale Units, marketing of machines manufactured by these PTCs, distribution of scarce raw materials and radio valves, setting up of Industrial Estates and their maintenance etc. etc.

The NSIC which was started in its humble beginning with a skeleton staff in 1955 has grown from strength to strength to its present stature and prominence assuming new challenging tasks on its way in the service

of Small Scale Industries. It has now one Head Office at New Delhi, 3 Regional Offices, one each at Bombay, Calcutta and Madras, 3 PACs each at Okhla, Rajkot and Howrah and one Liaison Cell at Kanpur.

It was for some time held at some quarters that the Small Scale Sector by its very nature is not so capable of playing a dynamic role. In fact its very existence was felt precarious in the presence of large scale industries by whom it would be elbowed out. But the spectacular success with which it has emerged out in various countries, such as Japan, Switzerland, Denmark etc., and the remarkable manner in which it acquitted itself in India has now proved that it can not only contribute its due share to the nation's economy, but also play a very vitally dynamic role as complementary to the large scale sector. For conditions and problems peculiar to India, the Small Scale Sector can rightly serve as a panacia for various ills of our economy and the role of NSIC in this endeavour is indeed worth reckoning. Within the short span of its existence, the Corporation has produced results of which it can rightly feel proud of and look forward with great hope and confidence of doing much more and even more than that has been done in the past.

Scope and Crucial Problems Afflicting Radio Industry



S. BALU

President, The Small Scale Radio Manufacturers' Association

Radio Receiver Set is no longer considered a pride possession and treated as a status symbol. It has now been brought within the reach of the common man largely because of the presence of the Small Scale Units in this field. The Central Government realising the usefulness of the Radio Receiver Set as a mass media of education, propaganda, advertisement etc., allowed a concessional licence fees for sets costing below Rs. 125/- and has also exempted sets costing Rs. 165/- and below from the levy of excise duty. But under Sales Tax Act of our State it is classified as a luxury item under Schedule I. A move is afoot to exempt from Excise Duty the Radio Sets manufactured by SSI Units. The Industry in Tamilnadu expects the Government of Tamilnadu as a fitting and reciprocal gesture on their part to delete the Radio Sets from Schedule I and levy a Sales Tax at 3%.

The Radio Industry is almost self-sufficient. From Rs. 50/- per set in the late fifties the import content has come down to Re. 1/- per set. For the newly emerging TV Industry starting from Rs. 250/- it is said to have come down to Rs. 50/- now. Our Unit has been the pioneer to offer a 5 valves 3 bands AC set to consumers at Rs. 125/- even before Excise Duty was levied on Radio

Sets with imported content as high as 50%. But it is found impossible of the to offer the same model with indigenous materials at Rs. 165/- because of the Government levies.

Firm enquiries have been received for export of Radio and Electronic parts from India worth about 2 Crores from Japan, leader in the world of Electronic Industry. According to the UNESCO Study the requirement of Asian countries alone is estimated at several million sets and even if a modest 3% of this market is catered to by India, considerable receivers will be exported and valuable Foreign Exchange earned.

Though the number of domestic Radio Receivers has increased many-fold, for a country with a population of over 400 millions, the industry has not made big strides in making and marketing sets proportionate to the buying potential in our country. The ratio of the value of the annual production to investment is nearly 2:1 in the case of Electronic Industry and for this reason the Electronic Industry has been given priority in planning. The entertainment type of units like Radio Receiver Sets, TV sets, Tape Recorders etc., are labour oriented based on assembly operations, a point worth the consideration of the planners in the present context of educated unemployed assuming alarming proportions.

The importance of the industry to the economic growth can be seen from the fact that in spite of its recent origin this industry ranks fifth in the United States and heading for still higher position.

With all the scope the industry offers to existing and new entrepreneurs and despite the far reaching policy decisions taken by the Central and State Governments, and the important role played by the SSIDO in champoning the cause of SSI Units in this field, the industry is not able to prosper and register the growth as it should, as a result of Central and State Governments putting a brake, rather unintentionally, on the progress of this Industry, and the unnecessary and unhealthy competition from the large scale units in this field. Many of the units find it a herculean effort to compete and survive against these odds. The overall increase in the cost due to customs duty, excise duty, licence fees, Sales Tax etc., is of the order of 25% and more. It was the policy of the Central Government who insisted on Large Scale Units devoting 50% of their capacity to production of cheap sets whenever increase in capacity

was asked for by them that has led to the present difficulty of the Small Scale Units. A limited survey made by an official of the Development Commissioner is said to have revealed that 10 out of 18 units in Delhi visited by him had closed down. This bears ample testimony to the difficulties the Small Scale Units undergo. Sets below Rs. 225/- should be exclusively reserved for manufacture in the Small Scale Sector and should be exempt from the levy of Excise Duty. The Community Receivers has been exclusively reserved for purchase by D.G.S. & D from the Small Scale Sector and similarly the State Government should reserve this item for purchase by Panchayats etc., Both Central and State Governments will get a revenue for more than at present if these are followed in practice.

The short supply of one item or other severely handicaps the growth of this industry. For the present, the shortage of Bel Valves and Can Condensers have made many a unit to suspend production. In this city alone 10 to 12 units are severely handicapped on account of these short supplies. The SSI Units do not have a powerful lobby to press and bring to bear upon the authorities concerned their difficulties and get redressal in quick time. The inordinate delay that elapse between the time the scheme is conceived and implemented should be avoided so that the entrepreneur is not sapped of all his enthusiasm, before he comes out with all clearances in hand.

The Working Group set up by the State Government to study the possibilities of starting an Electronic Industry in this State has in it's report listed 24 major items such as TV Sets, integrated circuits, etc., as having immense scope. My Unit has also applied for the manufacture of TV Sets and it is hoped that the clearance will be given so that the City of Madurai can be proud of a TV manufacturing Unit.

The Department of Electronics has been brought under the Central Secretariat in charge of Prime Minister from the Ministry of Defence Production. Let us hope that the Governments at the Centre and States realise the practical difficulties of the Units in the Small Scale Sector and create the conditions necessary for making the cost reduction possible for the healthy and rapid growth of the SSI Units so that they can increase their productivity and profitability.

For the newly emerging TV Industry the Government appears to be on the horns of a dilemma, whether or not it should allow foreign collaborations

for this item. Differing views are expressed on Foreign Collaboration. Since there has been revival of Foreign interest for investment and sale of technology in this field, the industry can avail of the latest development in design and technology without shutting our door on them completely for fear of expending Foreign Exchange. No doubt there has been avoidable drain of Foreign Exchange in importing the same technology from various countries and collaborators when know-how developed indigenously was quite enough.

The case of the Trader in the Industry who form the outlet for the products of SSI Units also calls for urgent attention. The Small Scale Sector in this industry because of the obstacles in their way cannot offer a decent margin to the trader and therefore he is unable to follow the healthy convention and trade practice with the result the customers do not get a fair deal at his hand.

Wi.h the scope the Electronic Industry as a whole offers and the assistance extended by the State and Central Governments despite the shortcomings, the prespective entrepreneurs come forward in large numbers to take up production of various items and make this district bristle with Industrial activities and the State of Tamil Nadu self sufficient in Electronic equipments and components.

நான்காம் ஐந்தாண்டுத் திட்டத்தில் சிறுதொழில் பற்றிய இலட்சியம்?

தரமான பொருள்களை உற்பத்தி செய்யும் நிலைக்கு சிறு தொழில்களின் உற்பத்தித் துறை நுணுக்கங்களை மேம்படுத்துதல்; சிறு தொழில்களை நாடெங்கும் பரவலாக ஏற்படுத்தி, ஆங்காங்கு தொழில் செழிக்க உதவுதல்; விவசாய அடிப்படைத் தொழில்கள் தழைக்க ஆக்கம் தருதல்.

மூன்றும் ஐந்தாண்டுத்திட்ட காலத்தில் சிறுதொழில்களுக்காகச் செலவிடப்பட்ட தொகையின் மதிப்பு 86.12 கோடி. நான்காம் ஐந்தாண்டுத் திட்டகாலத்தில் இது 101.74 கோடிக்கு உயர்த்தப்பட்டுள்ளது.

இதுபோல தொழில்பேட்டை அமைப்புகளுக்காக மூன்றும் திட்ட காலத்தில் ஒதுக்கீடான தொகை ரூ 22.15 கோடி. நடப்புத்திட்ட காலத்தில் இதற்கென மதிப்பிட்டுள்ள தொகை ரூ 18.15 கோடி.

Products and Profits

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In working out estimates, normally we compute profits as percentage of total cost, including material costs. Two products with the same total cost would have the same selling price even though the raw material cost of one product might be 70% of the total cost, while in the other, it is only 10% of the total cost. This would in effect mean that we make no distinction between products that require a large investment in manufacturing facilities as contrasted with products where the investment is relatively small. It would therefore seem proper to compute profits as percentage on the cost of fabrication, rather than on total cost. The profit would then be derived from the labour and facilities used in transforming the basic raw material into finished product. A manufacturer is not a trader in raw materials and as such, should claim his profit for the use of manufacturing facilities, labour, organisation and technology. TABLE NO. I gives the comparison of the price and profit computation for two products with identical total manufacturing costs, but with considerable difference in conversion costs, based on the traditional percentage on total costs, as distinct from the suggested basis as percentage on fabricating costs. In Product A, the company has made far greater contribution to changing the form of raw material than in the case of Product B. We should, for this reason, derive a higher margin on Product A than on Product B. Our profits have to be planned and related to the conversion costs, with a clear conviction that we are not speculating in raw material markets and so do not aim to make profits from raw material transactions.

The overall profit and costs plan of a unit is :

		Rs.
(a) Total planned normal profit (before taxes)		20,000
(b) Total normal commerical expense (Selling, Administrative and Research costs)		10,000
Raw Material Cost	Rs. 7,500	
Direct Labour Cost	Rs. 30,000	
Normal Overheads	Rs. 32,500	
		70,000
TOTAL : (a) + (b) + (c)		1,00,000

A. Percentage of Profit on Total Cost :

$$\frac{20{,}000}{70{,}000 + 10{,}000} = 25\%$$

Normal commercial expenses as percentage of total manufacturing cost:

$$\frac{10{,}000}{70{,}000} = 14.3\%$$

B. Percentage of profit on total Fabricating cost :

$$\frac{20{,}000}{30{,}000 + 32{,}500 + 10{,}000} = 27.6\%$$

Percentage of commercial expenses to direct labour and overhead costs :

$$\frac{10{,}000}{30{,}000 + 32{,}500} = 16\%$$

TABLE NO. 2.

PRODUCT A.			PRODUCT B.	
% TOTAL COST	% FABRICATION COST		% TOTAL COST	% FABRICATION COST
Rs.	Rs.		Rs.	Rs.
1.40	1.40	Raw material	9.80	9.80
6.10	6.10	Labour	2.00	2.00
6.50	6.50	Overheads	2.20	2.20
14.00	14.00	Factory Cost	14.00	14.00
2.00	2.02	Commerial cost	2.00	0.67
4.00	4.04	Profit	4.00	1.34
20.00	20.06	Selling price	20.00	16.01

2. PRODUCT COST PROFITABILITY

Another popular belief is that among a given group of products within an organisation, our endeavour should be to produce more of those that yield a higher percentage of profits on selling prices. TABLE NO. 2. gives the comparative picture on three products, and in view of the fact that Product A

Accounts for a profit of 21.7% on its selling price, we would wish to produce more in this category even if it means curtailing the production correspondingly for the other two products. In TABLE NO. 3, we have the same facts presented again detailing the impact of variable expenses as distinct from fixed expenses. on the unit product. Since fixed costs do not vary with changes in the volume of output, we have to regard them as static commitments to be met out of contributions from the products after meeting direct variable costs relevant to each unit. At the prices indicated, Product A with a variable costs impact of Rs. 17/-, has a contributory margin of Rs. 6/-. The contributory margins for Products B and C are Rs. 7/- and Rs. 8. respectively. Once the volume of each product has reached the stage of adequately contributing to the concerned fixed costs, profits would commence. From this point onwards, no further contribution to fixed costs is needed and as such the entire difference between the selling price and the direct variable costs per unit will constitute the profit addition for every extra unit produced and sold. Instead of expressing the unit margin as a percentage of the selling price, we will express the contributory margin as a percentage of the selling price and conclude on increased output and sale of Product C, in preference to others.

TABLE NO. 3.

PRODUCT COST AND PROFITABILITY : I

	TOTAL BUDGET				PRODUCT COST		
	A.	B.	C.	TOTAL	A.	B.	C.
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
MATERIAL	1000	1200	2100	4300	10	6	7
EXPENSE	800	2400	3300	6500	8	12	11
PROFIT	500	400	300	1200	5	2	1
	2300	4000	5700	12000	23	20	19

Profit expressed as % on Selling Prices : 21.7% 10% 5.3%

Anticipated output and sales :

Product A .. 100 units
Product B .. 200 units
Product C .. 300 units

TABLE NO. 4.

PRODUCT COST AND PROFITABILITY : II

	TOTAL BUDGET				PRODUCT COST		
	A.	B.	C.	TOTAL	A.	B.	C.
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs,
MATERIAL VARIABLE	1000	1200	2100	4300	10	6	7
EXPENSE VARIABLE	700	1400	1200	3300	7	7	4
EXPENSE FIXED	100	1000	2100	3200	1	5	7
PROFIT	500	400	300	1200	5	2	1
	2300	4000	5700	12000	23	20	19

Contributory Margins as % on Selling Prices : 26.1% 35% 42.1%

Anticipated output and sales :

Product A .. 100 units
Product B .. 200 units
Product C .. 300 units

The above illustrations serve to establish that we should not rush to decisions on certains popular conceptions which need not necessarily be correct. When our judgement is tempered by a more intimate scrutiny and appreciations of the close relationship that costs and prices bear to the specific production techniques, methods and characteristics, we can claim to follow judicious pricing policies directed to get maximum common good.

Self Employment of Engineers: State Bank's Contribution

I am very happy to outline in brief, the silent contribution of the State Bank of India and its Subsidiaries to the self-employment of engineers and qualified technical personnel.

Industrialisation is the only solution to the malady of unemployment afflicting our country. Though our country is predominantly agricultural, the scope of increasing employment opportunities in farm lands is rather limited. The low productivity of our lands calls for mechanisation and improved cultivation techniques, which, in turn, reduce the utility of human labour in the fields, to a considerable extent.

While large industries provide a key for lucrative and continuously expanding employment opportunities, the pace of progress is really set by small scale units. The small scale industries are really the backbone of our nation's economy. These small enterprises, located throughout the length and breadth of the country, serve as feeders to big industries in several respects. They provide the essential components to large undertakings and serve as their ancillary concerns. They provide employment to millions of people in their homes and in places most suited for creative talents. The growth of small scale industries has been satisfactory. Small scale industries account for a major portion of the industrial products. The contribution of State Bank of India to the development of Small Scale Industries has been significant. The bank launched upon a scheme for providing credit facilities to small scale industries as early as in 1956. It has been the approach of the State Bank of India to provide comprehensive credit facilities to meet the entire financial requirements.

2. One of the essential requisites for obtaining loans from the Bank was that the borrower should have adequate stake in the business, brought in the form of capital. This requirement, however, prevented technically qualified persons / craftsmen who did not have any capital from setting up industries with the help of Bank finance. In order to help such persons also, the Bank launched upon a scheme in 1967 now popularly known as "Entrepreneur Scheme".

3. The Scheme is open only to technical people, people who can manage the technical and managerial affairs of an industry themselves. The criteria for assistance under this Scheme are simple. As in the case of any other advance, the Bank places

paramount importance on the unstinted honesty and unimpeachable character of the entrepreneur. The project, for implementation of which the Bank's assistance is sought, should be technically sound and economically viable. A confirmation to this effect is usually called for from the Small Industries Service Institute or the Director of Industries & Commerce. The Bank also makes an independent examination of the technical feasibility of the projects by enlisting the services of specialists in the respective fields, if considered necessary.

While any worthwhile scheme for manufacture, processing or preservation of goods is eligible for assistance under the scheme, preference is given to certain projects viz. —

(i) *Defence oriented industries.*

(ii) Industries which are export oriented or are substantial net savers of foreign exchange.

(iii) Industries which provide essential consumer goods and which have an assured base in domestic raw materials, and

(iv) Industries which aid to the promotion of "Green Revolution" in agriculture or of the "Industrial Culture" of the country.

While the scheme is thus designed to meet any manufacturing activity of an entrepreneur, the Bank has recently enlarged the scope of the scheme to include servicing industries as well. Thus, units set up by qualified technical persons to undertake servicing and repairing of machinery of any type used for production, or for servicing and repairing of tractors, automobiles, pumpsets, tube wells, boilers, electric motors, air-conditioning and refrigeration equipment are now eligible for assistance under the scheme.

Financial assistance under the Scheme takes different forms depending on the actual requirements. It may, for example, include a term loan for purchase of machinery, or cash credit advances against stocks, bills etc. A special advance may also be sanctioned representing the notional stake of the borrower in the business, to be liquidated over a period of time from the gradual profit accruals of the venture.

The actual amount of advance under the scheme was originally restricted to Rs. 1 lakh to any one entrepreneur. Subsequently, it was felt that, while the necessity to restrain entrepreneurs having virtually no stake of their own, from launching over-ambitious ventures should not be lost sight of, in view of the increasing prices for machinery and equipments, projects involving sophisticated technology would require outlays in excess of Rs. 1 lakh. The ceiling limit has, therefore, been raised to Rs. 2 lakhs. Further, where two or more qualified persons launch a joint project, the ceiling limit under the scheme can be raised to Rs. 3 lakhs. This limit is also enhanced in deserving cases.

As security for assistance extended under the scheme, only the industrial assets of the borrower are charged to the Bank. Where, however, the

entrepreneur possesses other private assets, they are also expected to be offered as additional security. While the advance granted for purchase of machinery, as also the advance granted specifically in lieu of the " owner's equity " are repayable within a maximum period of 7 years, depending on the profit generation from the project, the working capital facilities are renewed, from time to time, commensurate with the production needs.

In the light of experience gained, further relaxations have recently been made in this scheme. Under the scheme, the Bank is now prepared under certain terms and conditions to assist qualified people who are already partners in an existing manufacturing enterprise, but who want to start an industry of their own. We have been all along insisting that the entrepreneur assisted by us should not have interests in any manner in any other concern. But now, we are prepared to assist a technocrat who is interested in another industry having dealings with us, provided he will be in a position to devote a major portion of his time and attention to the new unit started by him with our assistance.

As on 30—6—1970, the Bank has assisted 420 entrepreneurs with loans aggregating Rs. 4,17,35,000 in setting up small scale units under the scheme. The projects so far assisted include manufacture of air coolers, fibre glass, ready foods, optical lenses, handmade paper, neon-sign equipments, sea foods, starch, chemicals, bio-medical instruments, enamel boards and so on. With the further liberalisations in the scheme now made, we expect all technocrats having worthwhile schemes to take advantage of our scheme and come forward to set up industries. What we only need is honest applicants, good schemes and a stern determination and hard work on the part of our borrowers. The State Bank will be only too happy to help them.

(Contributed)



"GAVE AN OPPORTUNITY TO BANKING SYSTEM"

"It is the small scale industrial sector that provided the State Bank of India, nay the entire banking system, with an opportunity to impart flexibility to the century old traditions of banking."

Shri. R. K. Talwar,
Chairman, State Bank of India.

ASSISTANCE TO SMALL SCALE INDUSTRIES

CANARA BANK

Introduction :

In the Industrial Economy of our Country, Small Scale Industries occupy a Pivotal position. The total number of Small-scale industries in India in the year 1969 was estimated to be over 2,50,000. .Small-scale industries (SSIs) contribute nearly 40 percent of India's Gross Industrial output. S.S.Is. have a high employment potential. It is estimated that SSIs provide employment to over 25 million people. Small Industries have with the assistance of STC, ventured into the field of exports and are making substantial contributions to our foreign exchange earnings. The advanced stage of Industrial development of countries like USA, U.K. and Japan is mainly due to the significant part played by Small Industries.

(2) In a country like India where capital resources are scarce, during the period of industrialisation of the country, we are facing the problem of judicious utilisation of the meagre capital resources. Small Scale Industries provide a solution to this problem as they are capital saving in nature and provide large employment opportunities. Small Scale Industries give rise to enlightened entrepreneurs of the middle class and curb growth of monoplistic tendencies in the Industrial Economy.

(3) *How Canara Bank Assists Small Industries* :

One of the major problems faced by Small-scale Industries is Finance. Canara Bank has gone a long way in extending its helping hand in meeting the financial requirements of the Small-scale industries. Canara Bank provides assistance to small-scale industries in the form of :-

(i) *Medium Term Loans*: For the purpose of purchasing land, construction of buildings and for acquiring machinery by keeping a margin of 30% (against block cost). These loans are repayable in 5-7 years in convenient repayment schedules decided in consultation with the borrowers.

(ii) *Short Term Loans and limits :*

These are granted for purchase of raw-materials, and to meet other day to day requirements of small scale industries, such as for payment of wages etc. The advances are made against raw-materials and finished products, kept under lock in godowns. Over-drafts or Open Cash Credit limits are also granted against Hypothecation of stock and work in process wherein the Industrialists will have free access to raw-materials.

(iii) *Supply Bills :*

Smal-scale industrialists supplying goods to Government & semi-Government undertakings and reputed concerns can get their bills on such parties discounted with the bank for meeting working capital needs.

(4) Canara Bank's branch managers are also empowered to grant discretionary advances to small-scale industrialists to meet their urgent financial requirements in deserving cases.

(5) Canara Bank assists SSIs in importing essential raw materials by establishing letters of credits, arranging of clearance and forwarding of imported goods at the ports. With a view to encourage exports of products from Small-scale Industries packing credits and Port shipment credits are also provided on liberal terms.

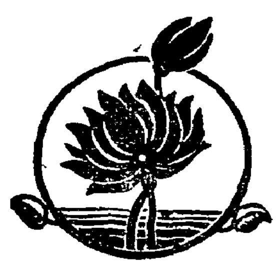
(6) *Canara Bank's Special Scheme for Technically Qualified entrepreneurs :*

As per the Bank's Entrepreneur's Scheme, qualified engineers, Technicians and others with special skills or original ideas would be provided with financial assistance upto a overall limit of Rs. 1.00 lac with reduced margin (even Nil margin if necessary) in the light of actual position of the borrowers and their capacity to raise resources, and subject to other pre-requisites such as viability of the scheme etc.

Our present advances to small-scale industries are of the order of Rs. 19.04 Crores, which will be about 14% of our total advances.

According to a recent report published in the Reserve Bank Bulletin the corresponding figure for all scheduled banks was 9.9% as on 31-3-70.

(Contributed)



"SMALL MAN WILL DELIVER THE GOODS!"

I can assure from my long experience of the small scale industry as the First Chairman of the Small Scale Industries Board of this Country, that the Small Man will deliver the goods. He is ready to-day as never before because there are people who are skilled. But he only wants finance and a certain amount of foreign exchange."

Shri. Manubhai Shah,

Electronics as a Small Scale Industry

E. N. Narayanasamy, B. E.
Dy. Director of Industries and Commerce,
Madras - 5

Electronics is the nervous system of modern technology assuming an important role in the monitoring and control of the production Processes in the Engineering, Chemical and Metallurgical industries and has produced a revolution in many activities from the primitive wireless equipment of the beginning of the century to the modern communication equipment, computers, defence operations, development of atomic energy and space technology.

2. The first impact of Electronics in this country has been on the Domestic Radio receiver, which has taken roots.

3. The Small Scale sector with its revised definition of having an investment of Rs. 7.5 lakhs on machine and equipment irrespective of investment on Land and Buildings or Raw materials is ideally suited for Electronics Industry. What was once believed to be possible by a few established large-sized firms, has now become something, which any Small Scale Entrepreneur could try his hand, thanks to the rapid technological progress in the development of the various processes in the country and abroad. Except certain components and assemblies requiring specialised chain of equipments, most of the items particularly components and instruments have now come under the capacity of a Small Scale Industry. The technical collaboration from some of the foreign countries, particularly Japan, have also been partly responsible for this confidence. There are already Small Scale units in the country manufacturing sophisticated items like T. V. Receivers, special instruments, car radios, tape recorders, special-purpose public address systems, Electronic Photoflashers, volume controls, resistors and capacitors; and a few of these have also made a beginning in the export front.

4. Some of the items that could straightaway fit in into the small scale level are given below:

A. Components:

1. Metal Oxide Resistors.
2. Polystyrene or Polycarbonate Capacitors.
3. Aluminium capacitors.
4. Ceramic Wafers.

5. Microwave components like Dishes, Antennae.
6. Variators.
7. Simple type of connectors.
8. Electronic hardware like Fasteners, special Chassis etc.
9. Power packs.
10. Battery Eliminators.

B. Entertainment & Communication equipments:..

1. Tape Recorders.
2. Intercommunication equipments.
3. Record Players & assemblies.
4. Specialised Public Address systems.
5. Loudspeakers.

C. Medical Electronics:

1. Diathemy.
2. Patient Monitoring Units.
3. Muscle Stimulator and Shock Therapy Equipment.
4. Massage Equipment.
5. P. H. Meter.
6. Electronic Power Packs.
7. Audio Oscillators.
8. Electronic Fly Catcher.
9. Hearing Aids.
10. Densitometers.
11. Scintillation Scanner.
12. Operation Lights.
13. Portable High Pressure Steriliser.
14. Instrument Steriliser.

Technical know-how for most of these is available within the country

5. Ancillary development in Electronic Industry has a vast scope in the manufacture of Railway signalling and Telecommunication equipments, Microwave equipments, V. H. F.Units, specialised professional equipments, computer assembly, and Process control Instrumentation. Quality and cent per cent adherance to standards is an important consideration here.

6. The following National Laboratories have developed certain processes for Electronics Industries.

I Central Electronics Engineering Research Institute, Pilani (Rajasthan).

1. Television Receivers.
2. High Frequency Signal Generator.
3. Microwave Components.
4. Microphones.
5. Four Point Resistivity Probe.
6. Regulated Power Supply Unit.
7. Tape Recorders.
8. Industrial Controls.

The Institute would assist the industry by :

i. Supplying know-how on products developed

ii. Offering technical consultancy and

iii. Undertaking sponsored projects.

II. Central Electrochemical Research Institute, Karaikudi.

1. Tin oxide resistors.
2. Dry cells.
3. Sealed type Ni-Cd battery.

III. National Chemical Laboratory, Poona-8.

1. Thermistors.
2. Hard and soft ferrites.

3. CDS Photo cells.
4. Silicon tetrachloride or opitaxial growth of silicon.
5. Electronic Instruments.
   a. Strip chord recorder.
   b. Polorograph.

IV. National Physical Laboratory, New Delhi.

a) Magnetic materials.
1. Nickel, zinc ferrite material.
2. Low frequency ferrite material.
3. Microwave ferrite material.
4. Square loop ferrite material.
5. Magnetic powder for crack detection.

b) Dielectric and Piezo electric Materials.
1. High dielectric constant ceramics.
2. Medium dielectric constant ceramics.
3. Low dielectric constant ceramics.
4. Temperature sensitive ceramics.
5. High voltage, high frequency ceramics.
6. Machinable ceramics.
7. Piezo electric materials.

c) Other materials.
1. High value composition resistors.
2. Thermo electric materials.
3. Conducting Silver paint (Silver coment)
4. Semi-conducting materials.

d) Semi-conductor Grade Silicon.

e) Polycrystalline Silicon.

The Laboratory has also Testing, Calibration and Evaluation Facilities.

V. Solid State Physics Laboratory, Delhi.
1. Nickel Cadmium Cells.
2. Solar Cells.
3. Crystal Building and Doping.
4. Variator Diodes.
5. Thermo-Electric Generators (2 to 5 Watts)
6. Microwave Ferrites.
7. Induction Heat Generators.

7. The Indian Standards Institution have evolved over 150 standards for important electronics items like Radio Receivers, Oscilloscopes, Tests on Electronic equipments, Loudspeakers systems, Capacitors, Resistors, Switches, Transformers, Ratings and Characteristics of semi-conductor devices etc. and these would prove very useful to the entrepreneurs and industry.

8. The Working Group on Electronics Industry constituted by the Government of Tamil Nadu, have identified 24 items of electronic components and sub-assemblies and 17 items in the field of Medical electronics for possible development in Tamilnadu and of these, a good number can be set up in the small scale sector. Feasibility reports for these items have been worked out by the Group.

9. The State Governments have a proposal to have an Electronic Complex in the Adyar-Madras in the heart of the Technological Institutions like Indian Institute of Technology, College of Engineering and the C. S. I. R. Laboratories so as to have

the best possible benefit of the Testing and development facilities available therein. A full-fledged Laboratory for providing Testing, certification and Product development facilities would also come up in this complex for serving the Electronics and Instrumentation Industry. The work on the Functional industrial estate for Electronic and Instruments in this complex with specially designed factory-units is in full swing.

10. With the availability of Technical know-how from within the country and abroad in abundance and the much-required infrastructural facilities and help provided by the Governmental agencies, the Electronics Industry in the small scale sector has undoubtedly a bright future.

"HAS A MAJOR ROLE TO PLAY"

"Small Scale Industries have a major role to play in the economy of the country, particularly in providing employment opportunity, dispersal of industries, removal of regional imbalances and in gainful application of private savings. The crucial role of the small scale industries has been realised by all concerned."

Hon'ble Dinesh Singh,
Minister of Industrial Development and Internal Trade,
Government of India.

* * *

"IS THE SOLUTION TO THE PROBLEM"

The building up and prosperity of small scale and ancillary industries would constitute the most important element in the solution of the problem of unemployment.

Shri. T. Swaminathan,
Secretary, Ministry of Industrial Development,
Government of India.

* * *

"THE GOVERNMENT IS COMMITTED"

"The Government is now committed to pursue a policy of economic socialism. It is therefore axiomatic to encourage the growth of a stable middle class consisting largely of self employed and progressive entrepreneurs who would like to undertaka small scale industries."

Shri. A. R. Bhat,
Founder President, FASII.

LIST OF INDUSTRIES RESERVED EXCLUSIVELY FOR DEVELOPMENT IN THE SMALL SCALE SECTOR

1. Absorbent Cotton.
2. Automobile Radiators (except for expansion on merits)
3. Barbed Wire
4. Beam Scale
5. Bichromates (except for exports).
6. Bolts and Nuts (except High Tensile and other special type)
7. Conduit Pipes-Metallic.
8. Domestic Electric Appliances, and Accessories such as Electric Iron, Roasters, Heaters, Washing machines etc. other than vacuum cleaners, industrial washing and dry cleaning machines etc.
9. Dyes i) Azo Dyes (Directs and Acids) and
   ii) Basic Dyes.
10. (a) Electrical Wiring Accessories;
    (b) Electrical light fittings (such as chokes, starters, reflectors etc.
11. Expanded Metal.
12. Fire works,
13. Formulated Perfumery Compounds.
14. Full P. V. C. Footwear (Chappals, Sandals and Shoes) except for export by predominantly export-oriented units
15. Class Holloware by semi-automatic Process.
16. Gun Metal Bushes.
17. Hand Numbering Machines.
18. Hand Stapling Machines.

19. Hurricane Lanterns.

20. Hypodermic Needles.

21. Insecticide Dusters and Sprayers (Manual)

22. Laundry Soap.

23. Leather Footwear (except for expansion of the existing units for exports)

24. Machine Screws (except for Socket Head and Special types)

25. Machine Shop Vices.

26. Metal Clad Switches upto 20 Amps.

27. Miniature Bulbs:

    (a) Miniature Vacuum Bulbs

    (b) Torch Bulbs.

    (c) Radio Panel Bulbs.

    (d) Cycle Dynamo Bulbs

    (e) Decoration Bulbs.

28. Paints and Varnishes - Dry Distempers, Red Lead, Red-Oxide, Aluminium Paints, Bitumen Paints to I. S - Specification, Wagon Blacks, Graphite Paints, all Paste Paints.

29. Palm Rosa Oil.

30. Paper Conversion Products.

31. Pine Oil (except for composite schemes)

32. Plaster Boards.

33. Plastic Processed Products .

    i) Bottle Caps, Buttons, Lamp-Shade etc. Produce, by the compression moulding technique.

    ii) Plastic articles manufacture from plastic sheets, rods and tubes by the fabrication technique excluding the technique of vacuum forming.

iii) Polythelene Films (Films with a thickness of less than 0. 10 mm) and products from the film such as coloured printed film and bags)

iv) Blow-moulded Containers and other similar products manufactured by the blow moulding technique (except for captive use, PVC Containers and change over by existing units manufacturing Metal Containers to Plastic Containers)

v) Spectacle Frames from Sheets by fabrication technique or by injection moulding.

vi) Manufacture of Polystor Sheets for Button and the Processing of the sheets so produced to manufacture Buttons.

34. Rivets of all types (including bifurcated)

35. Rolling Sheets.

36. Roofing, Flooring and Glazed Tiles (except plastic and ceramic tiles of sizes 4 " x 4 " and above)

37. Safety Matches.

38. Steel Wool

39. Student's Microscopes.

40. Surgical Gloves (except Plastic).

41. Telescope Aerials (for Radio Receivers).

42. Thermometeres (upto 150° C)

43. Water Meters.

44. Welded Wire Mesh (except for expansion of existing units)

45. Wire Brushes and Fibre Brushes.

46. Wire products-All wire products such as Wire Nails, Hob nails, Panel Pins, Horse Shoe Nails.

47. Wood Screws.

48. Steel Furniture.

49. Cycle Tyres and Tubes

50. Mechanical Toys.

51. Aluminium Utensils.

52. Fountain Pens and Ball Point Pens

53. Electric Horns

54. Hydraulic Jacks below 30 tonnes capacity

55. Tooth Paste

A LIST OF PRIORITY INDUSTRIES

1. Motor Cycles
2. Scooters
3. Bicycles
4. Mopeds
5. Agricultural Tractors
6. Agricultural Machinery & Implements
7. Pumps
8. Fertilizers
9. Pesticides
10. Basic Metal-iron and steel, copper, aluminium zinc and lead
11. Industrial and Mining Machinery
12. Iron and Steel Castings, Forgings, Pipes and Structures
13. Internal Combustion Engines
14. Machine Tools and Accessories
15. Workshop Machinery and Equipment other than Machine Tools
16. Small Tools including Cutting Tools, Power Tools and other Workshop Tools
17. Coated and Bonded Abrasives and Polishing Sheets
18. Industrial Furnaces
19. Welding Electrodes
20. Ball and Roller Bearings
21. Transformers, Switchgears, Motors, Generators, Power Capacitors, Rectifiers, Relays and Electric Stampings.
22. Electrical Cables and Wires
23. Storage Batteries, Dry Batteries
24. Electronic-Components
25. Construction and Earth moving Equipment
26. Cranes and Hoist Blocks
27. Industrial Fasteners
28. Wire Ropes

29. Scientific and Industrial Instruments
30. Cement
31. Organic and Inorganic Heavy Chemical
32. Fine Chemicals
33. Pulp, Paper and Newsprint
34 Synthetic Rubber
35. Tyres and Tubes
36 Industrial Explosives
37. Industrial Gases
38. Drugs
39. Medical and Surgical Equipment and Appliances
40. Electro-medical and X-Ray Equipment
41. Refractories, Fire Bricks and Insultators
42. Commercial Vehicles including Jeeps and Three Wheelers
43. Automobile Ancillaries
44. Trawlers, Dredgers and Fishing Boats
45. Leather and Leather Goods
46. Optical and Laboratory Glass and Glass Wool
47. Jute Textiles
48. Tea
49. Coffee
50. Canned and Preserved Fish
51. Sanitary Cans
52. Paints and Varnishes and Enamels
53. Man-made Fibres
54. Matches
55. Telecommunications Equipment
56. Wagons
57. Industrial Refrigeration Equipment
58. Sugar
59. Cotton Textiles

Sl. No.	Name of the Industries	Type of Unit	Line of Manufacture
1	Ms. Meenakshi Paper Products	A–1	Paper Bags, Card Board Boxes, Envelopes, Paper Bags, Color Carbons.
2	,, T. S. T. Rajan and Brothers	A–2	Industrial and Electro control and Switch gear pertaining to the Textile Industry.
3	,, Madurai Mosaic Industries	A–3	Mosaic Tiles.
4	,, Lingam Industries Corporation	A–4	Bolts and Nuts, Light springs, Structural fabrication, Heat Treatment and Galvanising.
5	,, Pioneer Engineering Company	B–1	Electric Motors (Single phase and Three phase)
6	,, Pandian Metal Products	B–2	Wire Nails, Panel Pins, Link clips, Hinges, Tower Bolts, Padlocks, Wooden Wire, nails and Metric measures, Stainless Steel Revets, Galvanising of Iron and Steel articles, Aluminium castings and Gun Metal bushes, Motors and Pump sets.
7	,, Jothi Engineering Services	B–3 & B–4	Electric Motors, Pump Sets and Metric Weights, Rice Huller, Spare Parts and Textile Mill parts.
8	,, M. Vijayanathan	B–5	Polythene Bags and Tubings Plastic articles.
9	,, Jeyamurugan Industries	B–6	Polythene Bags and Tubings Plastic articles.
10	,, Prabhakar Industries	C–1	Rolling Shutters, Steel doors and Windows, Collapsable gates, Shutter gates, Compound Gates, Builders hardware.

11	,,	Ramson Electricals	C-2	Bakelite Electrical Wiring accessories.
12	,,	Vara Industries	C-3	Rubber Vee Belts and other Rubber products and Chappals
13	,,	V. S. R. (P) Ltd.	C-4	Tubular Furniture, Steel Racks and Lockers.
14	,,	Subramaniam & Co.	C-5	Stainless Steel household Utensils and Hospital equipments, Auto components, Textile and chemical Industrial and Engineering goods, Non-ferrous castings and Aluminium Industrial and household wares.
15	,,	Balu Lorry and Radio Services	C-6	Radios and Amplifiers
16	,,	Jacks Engineering Services	C 7	Non-ferrous Castings, Wire drawings, Sheet- Metal Works, Steel fabrication. S S. Hospital equipments, Automobile accessories, Pump bushes and Machine Tool accessories.
17	,,	Kumar Engineering Works	C-8	Accessories for the Car, Cycle etc. and Engineering and measuring instruments.
18	,,	Standard Industries	A Super 1	Refrigerator equipments, Lighting fittings (Industrial Commercial and Street lighting) personal Weighing Machines and Domestic Electrical appliances including Thermostats and heating elements.
19	,,	Sundaram Industries	A Super 2	Rubber industry for Automobile and Industrial rubber products on small scale basis.
20	,,	Alamelu Mills	B Super 2	Doubling Yarn
21	,,	Aruna Machine Tools	B Super 3 & 6	Small Machine Tools
22	,,	Sankar Electricals (P) Ltd.,	B Super 4 & 1	Flourscent Tubes
23	,,	Lakshmi Electricals	B Super 5	Cast Iron products, Non-ferrous products and General Engineering item.

24	,,	South India Carbonic Gas Industries	B Super 7	CO_2 Gas
25	,,	Govt. Lac Factory	B Super 8	Lac and Lac products.
26	,,	Southern Springs & Wire Products	E-1	Coil springs and springs and Chains required for manufacturing spring mattresses.
27	,,	Royalus Rubber Co.	E-2	Foam Rubber Mattresses, Bus Seat, Cushions etc.
28	,,	A V. D. Raj Industries	F-1	Building-ware, Aluminium Circles, Wood screws, Household Utensils and Hospital equipments in Stainless Steel and Aluminium, Rivets in Aluminium. Mild Steel, Stainless Steel
29	,,	Madurai Rubber Works	F-3	Rubber Play-Balls and other moulded articles.
30	,,	Sude Industries	G-2 & G-3	Manufacture of Hinges, Hasps, Staples and Tower Bolts etc.
31	,,	Bharathi Fabricators	I-4	Manufacture of Open Mesh, Fibre glass fabrics etc.
32	,,	Shoe Plast	I-3	P. V. C. Footwear and Plastic goods.
33	,,	Valli Aluminium Company	G-4	Aluminium Circles only
34	,,	Industrial Consultants	I-1	Manufacture of Sheet-Metal parts for Automobile industry etc.
35	,,	Vacant		
36	,,	Sri Krishna Mercerisers	G-5	Manufacture of Mercerising Yarn.

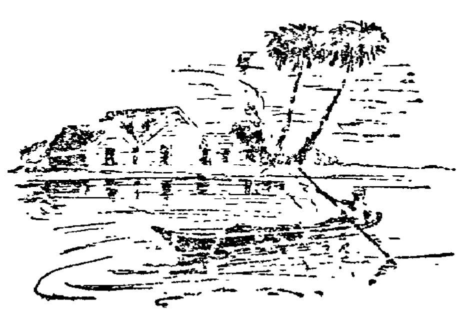
INDUSTRIAL ESTATE, THENI

S.No.	Name of the Industries	Type of Unit	Line of Manufacture
1	M/S Rajalakshmi Industries.	K—1	Blue tacks, nails, machine screws, machines tools, Industrial boilers, gear shafts, bearings, etc. Agricultural plough, zinc, pot, Kadagal, Bucket, Jalladai, Muram etc., sprayers, dusters other items steel furniture cots, tables, Tea poys, stools, folding chairs, shutters, almirahs, collapsible gates etc.
2	,, Srinivas Industries	K—2	Steel furniture, Agricultural implements and fabrication works such as collapsible gates etc., Non ferrous castings.
3	Thiru V. Jegadeesan (M/S Jayamurugan Industries)	K—3	Aluminium Articles
4	,, Murugan Industries	1—1	Galvanised Articles, Aluminium castings, Production G-I pipes for electrical purposes and standing works
5	,, Radha General Industries	I—2	Steel furniture, Power Boring machine, Bed cum sofa etc.

INDUSTRIAL ESTATE, DINDIGUL

S.No.	Name of the Industries	Type of Unit	Line of Manufacture
1	M/S Royal Steel Industries	F—1	Steel furniture Racks Tools and Hospital Locker Table, Cup Boards etc.,
2	,, A Chandrasekaran	F—2	Foundry unit for production of all kinds of ferrous and non ferrous castings.
3	,, Tamilnad Aluminium Metal Works	G—1	Manufacture of Aluminium sheets, Aluminium vessels Brass vassels S.S. vessels and chromium plating.
4	Thiru N. Anbu Chezhian	G—2	Manufacture of D.D.T.B.H.C. Lindane, Aldrine Dieldrine. Chlordane, Heptachlor, Parathon.
5	M/S Southern Pharmaceutical Industries	G—3	Fine chemicals and Pharmaceuticals drugs, medicines cosmetics, tooth paste, Gripe water etc.
6	Thiru V. S. Sarma	G—4	Industrial componets for Chemicals Computor Industry etc.
7	Milk Project	G—5	Chilling plant.
8	K. V. Sudalaimuthu	G—6	Machinery for paper products Spl. paper products.
9	M/S Coramandal Papers	G—7	Manufacture of High Grade papers.

10	M/S Coramandal Board Works	G—8	Gray Boards of standard sizes
11	Tvl. Lakshmi Press Button Industries (P) Ltd.,	I—1	Electrical Accessories. Plastic fire proof buttons and Automobile fittings press buttons etc.
12	M/S Lakshmi Mosaics	I—2	Mosaic Tiles
13	,, The Dindigul Paper bags & Card Board makers Coop. Cottage Industrial Society Limited	1—3	Plastic Polythene tubes
14	,, Ganesh Packaging Industries	I—4	Card Board, Corrugated paper and kraft in line boxes.
15	Tvl. R. Srinivas	I—5	Cellulose tapes gummed tapes paper bags and allied products.
16	,, R. Sinniah, (Royal Industries)	I—6	Steel furniture.
17	,, Major Gunasunthar	1—7	Fruit products covered by F. P. O. 1955 corborated drinks.
18	,, Link Electricals and Allied Industries	1—8	Electrical wires and cables and Electrical appliances.



De Nobili Press, Madurai—8.